

10/076036

## BUTTONS FOR PERSON TO PERSON PAYMENTS

Dear Examiner Maguire -

Here are the edited results of the search noted above.

You can jump to each **section** using the hotlinks below or by using Word's "find" function {CTRL+F} to search for three asterisks{\*\*\*}. Some **results** of possible interest may be hotlinked below or may be found by doing a {CTRL+F} and searching for two number signs/hash marks{##}.

If you have any questions, please don't hesitate to call, visit, or e-mail.

Regards,

Heidi Myers

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Inventor search – Patent Files

Inventor search – Non-Patent Literature

Subject search – Patent Files, Non Full-Text

## - Transaction processing system

## - Payment system using credit phone

## - paying via an intermediate entity

Subject search – Patent Files, Full-Text

## - Virtual payment account

Subject search – Non-Patent Literature, Non Full-Text

Subject search – Non-Patent Literature, Full-Text

Results Set 1

Results Set 2

### \*\*\*Inventor Search – Patent Files

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
 (c) 2006 European Patent Office  
 File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
 (c) 2008 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2008/UD=200845  
 (c) 2008 The Thomson Corporation  
 File 371:French Patents 1961-2002/BOPI 200209  
 (c) 2002 INPI. All rts. reserv.  
 File 348:EUROPEAN PATENTS 1978-200829  
 (c) 2008 EUROPEAN PATENT OFFICE  
 File 349:PCT FULLTEXT 1979-2008/UB=20080717|UT=20080710  
 (c) 2008 WIPO/Thomson  
 File 324:GERMAN PATENTS FULLTEXT 1967-200828  
 (c) 2008 UNIVENTIO/THOMSON

Set	Items	Description
S1	33	AU=( MASCAVAGE J? OR MASCAVAGE, J? OR MASCAVAGE (2N) (J OR - JOHN))
S2	10	AU=( DRAVENSTOTT R? OR DRAVENSTOTT, R? OR DRAVENSTOTT (2N)-(R OR ROBERT))
S3	230	AU=( VEGA J? OR VEGA, J? OR VEGA (2N) (J OR JORIS))
S4	1	S1 AND S2 AND S3
S5	264	S1 OR S2 OR S3
S6	0	LIMITALL IS ON
S7	23	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON) (S) (PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY) (2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S8	11	S7 AND IC=(GO6F OR G06Q)
S9	11	S4 OR S8

#### 9/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 The Thomson Corporation. All rts. reserv.  
 0016817944 - Drawing available  
 WPI ACC NO: 2007-533008/200752  
 Related WPI Acc No: 2002-227456; 2002-722492; 2003-147787; 2003-441833;  
 2003-585612  
 XRPX Acc No: N2007-409929

**Payor e.g. customer, and payee e.g. merchant, fund transferring system for online transaction, has storage medium including program with instructions to receive information from payor to debit bank account associated with payor**

Patent Assignee: FIRST DATA CORP (FIRS-N)  
 Inventor: ALLEN-ROUMAN T; DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20070118472	A1	20070524	US 2001991364	A	20011115	200752 B
			US 2007624183	A	20070117	

Priority Applications (no., kind, date): US 2001991364 A 20011115; US

2007624183 A 20070117

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20070118472	A1	EN	30	15	Continuation of application US 2001991364
					Continuation of patent US 7184980

#### Alerting Abstract US A1

NOVELTY - The system has a computer readable storage medium including a computer-readable program for operating a host computer system. The program includes instructions to receive information from a payor e.g. customer, for debiting a bank account associated with the payor, where the information has payer personal information. The medium including the program transmits an authorization to request debits from the payor, receives a request from a payee e.g. merchant, to debit the payor a portion of the amount and initiates a debit from the bank account for the portion of the amount.

USE - Used for transferring a fund between a payor e.g. customer, and a payee e.g. merchant, in an online transaction. Can also be applied to electronic **funds transfer** e.g. consumer-to-business electronic-commerce transaction, and business-to-business or consumer-to-consumer transaction.

ADVANTAGE - The configuration of the system enables for securely **transferring funds** from the payor to the payee without either party having access to the other's financial information.

DESCRIPTION OF DRAWINGS - The drawing shows a flow chart of a method for authorizing and clearing a **payment** from a perspective of a merchant in a payor and payee fund transferring system.

**Title Terms/Index Terms/Additional Words:** CUSTOMER; MERCHANT; FUND; TRANSFER; SYSTEM; TRANSACTION; STORAGE; MEDIUM; PROGRAM; INSTRUCTION; RECEIVE; INFORMATION; DEBIT; BANK; ACCOUNT; ASSOCIATE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0040/00** A I F B 20060101

**G06Q-0040/00** C I B 20060101

US Classification, Issued: 70539

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T05-L02

**9/5/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0015447333 - Drawing available

WPI ACC NO: 2005-797200/200581

XRFX Acc No: N2005-660413

**Method for processing credit transaction, involves receiving response to request identifying whether account issuer has authorized credit transaction and whether guarantor has guaranteed payment of transaction amount to merchant**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: HOGAN R; MASCAVAGE J J; WEICHERT M M; MASCAVAGE J; WEICHERT M

**Patent Family** (4 patents, 109 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2005109307	A2	20051117	WO 2005US13189	A	20050418	200581 B
US 20050279827	A1	20051222	US 2004566486	P	20040428	200603 E
			US 2005105167	A	20050412	
EP 1747522	A2	20070131	EP 2005737735	A	20050418	200712 E
			WO 2005US13189	A	20050418	
US 20080052235	A1	20080228	US 2004566486	P	20040428	200817 E
			US 2005105167	A	20050412	
			US 2007924828	A	20071026	

Priority Applications (no., kind, date): US 2004566486 P 20040428; US 2005105167 A 20050412; US 2007924828 A 20071026

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2005109307	A2	EN	25	5		
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW						
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GR GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW						
US 20050279827	A1	EN				Related to Provisional US 2004566486
EP 1747522	A2	EN				PCT Application WO 2005US13189
						Based on OPI patent WO 2005109307
Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU						
US 20080052235	A1	EN				Related to Provisional US 2004566486
						Continuation of application US 2005105167

**Alerting Abstract** WO A2

NOVELTY - An information defining credit account is received by merchant system. A request for authorization of credit transaction is transmitted over financial **network**. A response to request identifying whether an issuer of credit account has authorized the credit transaction and whether a guarantor separate from the issuer has guaranteed **payment** of transaction amount to merchant, is received.

DESCRIPTION - An INDEPENDENT CLAIM is also included for network arrangement for processing credit transactions between merchants and customer.

USE - For processing credit transaction.

ADVANTAGE - Provides convenient guaranteed transactions to merchants.

DESCRIPTION OF DRAWINGS - The figure shows the schematic outline of the network arrangement.

**Title Terms/Index Terms/Additional Words:** METHOD; PROCESS; CREDIT; TRANSACTION; RECEIVE; RESPOND; REQUEST; IDENTIFY; ACCOUNT; ISSUE; AUTHORISE; GUARANTEE; PAY; AMOUNT; MERCHANT

**Class Codes**

International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 G06K-0005/00 A I R 20060101

G06K-0005/00 A I F B 20060101  
**G06Q-0040/00** A I F B 20060101  
G06K-0005/00 C I R 20060101  
G06K-0005/00 C I F B 20060101  
**G06Q-0040/00** C I B 20060101  
ECLA: G06Q-020/00K1, G07F-007/08F4  
US Classification, Current Main: 235-380000; Secondary: 705-039000  
US Classification, Issued: 70539, 235380, 70544.0

File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-N01A1; T05-L02

**9/5/3 (Item 3 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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0015400254 - Drawing available  
WPI ACC NO: 2005-745578/200576  
XRPX Acc No: N2005-614847

**Goods transaction method using private label card, involves transmitting information packet including transaction information/account information/authorization information from payment network to financial institution**

Patent Assignee: FIRST DATA CORP (FIRS-N)  
Inventor: BYRNE M T; MASCAVAGE J J; MOLLETT C J; VANFLEET S L; WING D  
**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050234817	A1	20051020	US 2004825960	A	20040416	200576 B

Priority Applications (no., kind, date): US 2004825960 A 20040416

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050234817	A1	EN	14	4	

**Alerting Abstract** US A1

NOVELTY - Information packet including financial transaction cost/private label card account identifier that determines financial account information and debit access authorization information, is received at **payment network**. Another information packet including transaction information/account information/authorization information is generated at the **network** and transmitted to financial institution along with debit transaction request.

DESCRIPTION - An INDEPENDENT CLAIM is also included for **payment network**.

USE - For performing goods transaction between merchant and consumer, using private label card.

ADVANTAGE - Facilitates debit-based transaction, as specific funds identified in an account are designated at the time of transaction as being allocated to the transaction.

DESCRIPTION OF DRAWINGS - The figure shows an explanatory drawing of the goods transaction system.

**Title Terms/Index** Terms/Additional Words: GOODS; TRANSACTION; METHOD; PRIVATE; LABEL; CARD; TRANSMIT; INFORMATION; PACKET; ACCOUNT; AUTHORISE;

PAY ; NETWORK ; FINANCIAL; INSTITUTION

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0020/00 C I R 20060101

US Classification, Issued: 70540, 70544, 70542

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T05-H02C1; T05-L02

#### 9/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014402498 - Drawing available

WPI ACC NO: 2004-592103/200457

Related WPI Acc No: 2006-009485

XRPX Acc No: N2004-468289

**Funds transferring method, involves determining completion of transfer information with identifier and credit amount, if it is incomplete transfer amount related to credit amount is paused else transfer of amount is completed**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MASCAVAGE J J; WEICHERT M M

**Patent Family** (3 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20040143552	A1	20040722	US 2003350153	A	20030122	200457 B
WO 2004065364	A2	20040805	WO 2004US1607	A	20040120	200457 E
US 7003493	B2	20060221	US 2003350153	A	20030122	200615 E

Priority Applications (no., kind, date): US 2003350153 A 20030122

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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US 20040143552	A1	EN	38	15	
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WO 2004065364	A2	EN			
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

#### Alerting Abstract US A1

NOVELTY - The method involves receiving transfer information with identifier and a credit amount to transfer credit from the payers (110) to a payees (130).The identifier is generated by the payers and is unique to the payers. The transfer information's completion is determined and if it is incomplete a transfer amount related to the credit amount is paused in part else the transfer of the amount is completed.

DESCRIPTION - An INDEPENDENT CLAIM is also included for a

computer-readable medium with instructions for performing a method for transferring funds.

USE - Used for transferring money for self purpose, counter party or for various reasons.

ADVANTAGE - The method involves files transfer from various payers in a secure manner that authenticates the payer and prevents unauthorized modifications.

DESCRIPTION OF DRAWINGS - DESCRIPTION OF DRAWING - The drawing shows an embodiment of an **online** transfer system.

110 Payers

130 Payee

160 Money handlers

170 **Payment** enabler

180 User interfaces

**Title Terms**/Index Terms/Additional Words: FUND; TRANSFER; METHOD; DETERMINE ; COMPLETE; INFORMATION; IDENTIFY; CREDIT; AMOUNT; INCOMPLETE; RELATED

#### **Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0020/00** A I R 20060101

H04L-0009/00 A I L B 20060101

**G06Q-0020/00** C I R 20060101

H04L-0009/00 C I L B 20060101

US Classification, Issued: 70564, 70539, 70543, 70544, 38023, 38024, 38025, 235379, 235382

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T05-L02

**9/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0014328331 - Drawing available

WPI ACC NO: 2004-516074/200449

XRPX Acc No: N2004-408820

**Payment method in on - line transaction, involves displaying retrieved list of information of several payment accounts, for selection by payor**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MASCAVAGE J J; WEICHERT M M

**Patent Family** (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040117302	A1	20040617	US 2002321275	A	20021216	200449 B

Priority Applications (no., kind, date): US 2002321275 A 20021216

#### **Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040117302	A1	EN	31	13	

**Alerting Abstract** US A1

NOVELTY - A list of information on several payment accounts are retrieved by point of sale terminal, and displayed for selection of payment account

by the payor. Predetermined payment account is suggested to the payor, based on the other accounts determined to-be inadequate to pay the payee.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.payment system; and
- 2.computer recording medium storing instructions for payment method.

USE - For payment in **on - line** transaction in **airport** .

ADVANTAGE - Allows the user to select **payment** with largest discount, longest warranty **extension** , best insurance, best fraud protection, lowest interest rate and/or longest grace period.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **money transfer** system.

**Title Terms**/Index Terms/Additional Words: PAY; METHOD; LINE; TRANSACTION; DISPLAY; RETRIEVAL; LIST; INFORMATION; ACCOUNT; SELECT

### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0030/00** A I R 20060101

**G06Q-0030/00** C I R 20060101

US Classification, Issued: 70540

File Segment: EPI;

DWPI Class: T01; T05; W06

Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02; W06-B02X

**9/5/6 (Item 6 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0013733213 - Drawing available

WPI ACC NO: 2003-831301/200377

Related WPI Acc No: 2003-731335; 2003-831302; 2004-070195; 2004-268943

XRPX Acc No: N2003-664276

**Sales facilitation method using Internet , involves providing cash payment to merchant by collecting cash from credit card and account of customer**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: BAUMGART M D; HANSEN D L; KARAS P M; MASCAVAGE J J; WEICHERT M M; WILBER R G

**Patent Family** (7 patents, 104 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030187791	A1	20031002	US 2002109559	A	20020327	200377 B
			US 2002262053	A	20020930	
			US 2002262530	A	20020930	
WO 2004031892	A2	20040415	WO 2003US29205	A	20030919	200426 E
WO 2004031903	A2	20040415	WO 2003US30771	A	20030929	200426 E
AU 2003279065	A1	20040423	AU 2003279065	A	20030929	200465 E
AU 2003299152	A1	20040423	AU 2003299152	A	20030919	200465 E
AU 2003279065	A8	20051103	AU 2003279065	A	20030929	200629 E
AU 2003299152	A8	20051103	AU 2003299152	A	20030919	200629 E

Priority Applications (no., kind, date): US 2002109559 A 20020327; US 2002262053 A 20020930; US 2002262530 A 20020930



## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030187791	A1	EN	8	2	C-I-P of application US 2002109559 C-I-P of application US 2002262530
WO 2004031892	A2	EN			
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
WO 2004031903	A2	EN			
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003279065	A1	EN			Based on OPI patent WO 2004031903
AU 2003299152	A1	EN			Based on OPI patent WO 2004031892
AU 2003279065	A8	EN			Based on OPI patent WO 2004031903
AU 2003299152	A8	EN			Based on OPI patent WO 2004031892

## Alerting Abstract US A1

NOVELTY - An authorization request is transmitted to merchant bank by an ordering system (12) after receiving the payment information related to credit card of a customer. Goods are shipped by the merchant when the customers account is authorized by a card issuing bank (34). Cash is collected from the customer account associated with the credit card and transmitted to the merchant by an money transfer system.

DESCRIPTION - An INDEPENDENT CLAIM is also included for system to facilitate sales of goods or services.

USE - For facilitating sales of goods or services from merchant in remote location computer **network** .

ADVANTAGE - Facilitates cash **payment** to the merchant in exchange for their goods, while allowing the customers to use a wide variety of **payment** forms.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **payment** facilitating system.

12ordering system  
26customer service  
30merchant bank  
32card association  
44money transfer computer

**Title Terms**/Index Terms/Additional Words: SALE; FACILITATE; METHOD; CASH; PAY; MERCHANT; COLLECT; CREDIT; CARD; ACCOUNT; CUSTOMER

## Class Codes

International Classification (Main): G06F-017/60  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101  
 G06Q-0030/00 A I R 20060101  
 G06Q-0020/00 C I R 20060101  
 G06Q-0030/00 C I R 20060101

US Classification, Issued: 70540

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1

9/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013659625 - Drawing available

WPI ACC NO: 2003-755837/200371

XRPX Acc No: N2003-605652

**Money transfer method in online purchasing system, involves inserting snippets with links into lists on vending site automatically and activating link points between web browser and payment enabler during money transfer**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: DRAVENSTOTT R E ; MASCAVAGE J J ; VEGA J

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030154164	A1	20030814	US 200276036	A	20020213	200371 B

Priority Applications (no., kind, date): US 200276036 A 20020213

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030154164	A1	EN	16	7	

#### Alerting Abstract US A1

NOVELTY - A seller login information relevant to a vending site is received and lists at the vending site are determined automatically. The snippets of a HTML code including a link are generated and inserted into the lists automatically. The link points between **web** browser and **payment** enabler are activated to **transfer money** from buyer to the seller.

USE - For managing electronic money transfer between buyer and seller in **online** purchasing through automatic teller machine (ATM), cellular phone, personal digital assistant (PDA), kiosk and retail store terminals connected to **Internet**.

ADVANTAGE - Reduces workload by minimizing the amount of input information through use of snippets. Facilitates **online money transfer** due to use of simplified approach and ensures high transaction safety.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the **payment** transfer method.

**Title Terms/Index Terms/Additional Words:** MONEY; TRANSFER; METHOD; PURCHASE ; SYSTEM; INSERT; LINK; LIST; VENDING; SITE; AUTOMATIC; ACTIVATE; POINT; **WEB ; PAY**

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0020/00 C I R 20060101

US Classification, Issued: 70539, 70540

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-M06A1A; T01-N01A; T05-H08C; T05-L03C1;

W01-C01D3C; W01-C05B3C

9/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013353868 - Drawing available

WPI ACC NO: 2003-441833/200341

Related WPI Acc No: 2002-227456; 2002-722492; 2003-147787; 2003-585612;

2007-533008

XRPX Acc No: N2003-352681

**Authorizing method for online purchase between a customer and a vendor site presenting a transaction amount in a new web browser window so that customer can authorize transaction amount through interaction with the new web browser window**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: ABELMAN H M; MASCAVAGE J J; THOMPSON M; WEICHERT M M

**Patent Family** (4 patents, 100 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2003042893	A1	20030522	WO 2002US36898	A	20021115	200341 B
US 20030126036	A1	20030703	US 2000516209	A	20000229	200345 E
			US 2001991379	A	20011115	
			US 2002298153	A	20021114	
US 20030126075	A1	20030703	US 2001991497	A	20011115	200345 E
			US 2002298152	A	20021114	
AU 2002356965	A1	20030526	AU 2002356965	A	20021115	200464 E

Priority Applications (no., kind, date): US 2000516209 A 20000229; US 2001991379 A 20011115; US 2001991497 A 20011115; WO 2002US33908 A 20021022; US 2002298152 A 20021114; US 2002298153 A 20021114

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2003042893	A1	EN	54	13		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

US 20030126036	A1	EN			C-I-P of application	US 2000516209
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					C-I-P of application	US 2001991379
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US 20030126075	A1	EN			C-I-P of application	US 2001991497
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AU 2002356965	A1	EN			Based on OPI patent	WO 2003042893
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**Alerting Abstract** WO A1

NOVELTY - The method involves receiving transaction information from a vendor site. A new web browser window is automatically opened to the customer. Authenticating information is received from the customer. The customer's identity is authenticated. A transaction amount is presented in the new browser window. The customer can authorize the transaction amount through interaction with the new web browser window. Authorization is receive from the customer for transfer of at least the transaction amount. The transfer corresponds to an online purchase. The vendor site is notified of authorization and authentication.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.a computer-readable medium;
- 2.a computer system;
- 3.a method for transferring funds;
- 4.an online accessible system for transferring funds .

USE - For **funds transfers** for **online** transactions.

ADVANTAGE - More efficient and secure **payments** for **online** transactions.

DESCRIPTION OF DRAWINGS - The figure shows a process for authorizing a **payment** from a prospective customer.

**Title Terms**/Index Terms/Additional Words: AUTHORISE; METHOD; PURCHASE; CUSTOMER; VENDING; SITE; PRESENT; TRANSACTION; AMOUNT; NEW; WEB; WINDOW; SO; CAN; THROUGH; INTERACT

**Class Codes**

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0020/00** A I R 20060101

**G06Q-0020/00** C I R 20060101

US Classification, Issued: 70550, 70526, 70542, 70539

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02

**9/5/9 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0013067806 - Drawing available

WPI ACC NO: 2003-147787/200314

Related WPI Acc No: 2002-227456; 2002-722492; 2003-441833; 2003-585612; 2007-533008

XPX Acc No: N2003-116738

**Funds transfer method in online e-commerce transaction, involves transferring bank accounts of purchaser and vendor through intermediate account using automated clearing house network**

Patent Assignee: ALLEN-ROUMAN T (ALLE-I); FIRST DATA CORP (FIRS-N);

MASCAVAGE J J (MASC-I); WEICHERT M M (WEIC-I)

Inventor: ALLEN-ROUMAN T; DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M

**Patent Family** (4 patents, 99 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020152160	A1	20021017	US 2000516209	A	20000229	200314 B
			US 2001991497	A	20011115	
WO 2003044622	A2	20030530	WO 2002US33908	A	20021022	200336 E
AU 2002337962	A1	20030610	AU 2002337962	A	20021022	200419 E
AU 2002337962	A8	20051013	AU 2002337962	A	20021022	200611 E

Priority Applications (no., kind, date): US 2000516209 A 20000229; US 2001991497 A 20011115; US 2001991364 A 20011115; US 2001991379 A 20011115

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020152160	A1	EN	30	15	C-I-P of application US 2000516209
WO 2003044622	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

AU 2002337962	A1	EN		Based on OPI patent	WO 2003044622
AU 2002337962	A8	EN		Based on OPI patent	WO 2003044622

#### Alerting Abstract US A1

NOVELTY - The bank account associated with a purchaser and vendor is determined. The account associated with the purchaser is transferred into an intermediate account which is not associated with the purchaser and the vendor. The account transfer between the intermediate and vendor's account is initiated by sending transfer information to automated clearing house (ACH) network.

DESCRIPTION - An INDEPENDENT CLAIM is included for computer readable medium storing fund transfer program.

USE - For fund transfer in online e-commerce transaction e.g. consumer-to-business/business-to-business/consumer-to-consumer e-commerce transactions.

ADVANTAGE - The process securely accesses a purchaser's bank account by using an ACH network, without providing sensitive account information of purchaser to vendor and without the need for ownership of credit card.

DESCRIPTION OF DRAWINGS - The figure shows a flow diagram of consumer-to-business transaction.

**Title Terms/Index Terms/Additional Words:** FUND; TRANSFER; METHOD; TRANSACTION; BANK; ACCOUNT; PURCHASE; VENDING; THROUGH; INTERMEDIATE; AUTOMATIC; CLEAR; HOUSE; NETWORK

#### Class Codes

International Classification (Main): G06F-017/16

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G06Q-0040/00 A I R 20060101

G06Q-0020/00 C I R 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 70539

File Segment: EPI;  
DWPI Class: T01; T05; W01  
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02; W01-A06B7

**9/5/10 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
(c) 2008 The Thomson Corporation. All rts. reserv.  
0012863600 - Drawing available  
WPI ACC NO: 2002-722492/200278  
Related WPI Acc No: 2002-227456; 2003-147787; 2003-441833; 2003-585612;  
2007-533008

XRPX Acc No: N2002-569714

**Online purchase authorization method involves receiving authorization from customer of debit for transaction amount**

Patent Assignee: DRAVENSTOTT R E (DRAV-I); MASCAVAGE J J (MASC-I);  
WEICHERT M M (WEIC-I)

Inventor: DRAVENSTOTT R E; MASCAVAGE J J; WEICHERT M M

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020087467	A1	20020704	US 2000516209	A	20000229	200278 B
			US 2001991379	A	20011115	

Priority Applications (no., kind, date): US 2000516209 A 20000229; US  
2001991379 A 20011115

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020087467	A1	EN	29	15	C-I-P of application US 2000516209

**Alerting Abstract** US A1

NOVELTY - The transaction information is received from a vendor site for presenting a transaction amount to an online customer. An authorization is received from the customer of debit for the transaction amount to cover the online purchase. The vendor site is notified about the authorization.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.Computer-readable medium storing online purchase authorizing program;  
and
- 2.System for checking-out online purchase by customer from merchant system.

USE - For authorizing online purchase.

ADVANTAGE - Allows a purchaser to **transfer funds** from an account to a vendor without providing sensitive account information to the vendor, by receiving authorization from customer of debit for transaction amount.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining **online** purchase authorization process.

**Title Terms**/Index Terms/Additional Words: PURCHASE; AUTHORISE; METHOD;  
RECEIVE; CUSTOMER; DEBIT; TRANSACTION; AMOUNT

**Class Codes**

International Classification (+ Attributes)  
IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101  
G06Q-0020/00 C I R 20060101  
US Classification, Issued: 70539

File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-S03; T05-L02

9/5/11 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
01301841 \*\*Image available\*\*

**METHODS AND SYSTEMS FOR PROVIDING GUARANTEED MERCHANT TRANSACTIONS  
PROCEDES ET SYSTEMES PERMETTANT D'ASSURER DES TRANSACTIONS COMMERCIALES  
GARANTIES**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, 6  
80112-5939, US, US (Residence), US (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US, US  
(Residence), US (Nationality),  
WEICHERT Margaret Morgan, 2933 Heathmoor, Charlotte, NC 28211, US, US  
(Residence), US (Nationality),  
HOGAN Robert, 94 Clove Road, New Rochelle, NY 10801, US, US (Residence),  
US (Nationality),

Legal Representative:

GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Two  
Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2005109307 A2-A3 20051117 (WO 05109307)  
Application: WO 2005US13189 20050418 (PCT/WO US2005013189)  
Priority Application: US 2004566486 20040428; US 2005105167 20050412

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT  
RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA  
ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL  
PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): G06K-005/00

International Patent Class (v7): G06F-017/60

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06K-0005/00 A I F B 20060101 H US  
G06K-0015/00 A I L B 20060101 H US  
G06Q-0040/00 A I L B 20060101 H US

Publication Language: English

Filing Language: English

Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 6765

#### English Abstract

A network arrangement is provided for processing credit transactions. A financial network is used to route communications securely between interfaces with the financial network. Merchant systems are coupled with the interfaces, with each merchant system transmitting requests for authorization of credit transactions through the financial network. An issuer system authorizes credit transactions in response to receipt of requests that specify at least a credit account to be used to support a particular credit transaction and a transaction amount for the particular credit transaction. A guarantor system separate from the issuer system determines whether to guarantee credit transactions in response to the requests and transmits responses indicating whether specific credit transactions are to be guaranteed through the financial network to the merchant systems.

#### French Abstract

L'invention concerne un systeme de reseau pour le traitement de transactions de credit. Un reseau financier est utilise pour acheminer des communications de maniere securisee entre des interfaces avec le reseau financier. Des systemes commerciaux sont couples aux interfaces, chaque systeme commercial transmettant des demandes d'autorisation de transactions de credit par l'intermediaire du reseau financier. Un systeme emetteur autorise les transactions de credit en reponse a la reception de demandes specifiant au moins un compte de credit a utiliser pour permettre une transaction de credit particuliere ainsi qu'un montant de transaction pour la transaction de credit particuliere. Un systeme avaliseur separe du systeme emetteur determine si les transactions de credit doivent etre garanties en reponse aux demandes et transmet les reponses indiquant si des transactions de credit specifiques doivent etre garanties par l'intermediaire du reseau financier aux systemes commerciaux.

#### Legal Status (Type, Date, Text)

Publication 20051117 A2 Without international search report and to be republished upon receipt of that report.  
Search Rpt 20070301 Late publication of international search report  
Republication 20070301 A3 With international search report.  
Republication 20070301 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.



### \*\*\*Inventor search – Non-Patent Literature

? show files;ds

File 2:INSPEC 1898-2008/Jun W4  
(c) 2008 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2008/Nov  
(c) 2008 ProQuest Info&Learning

File 65:Inside Conferences 1993-2008/Jul 22  
(c) 2008 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun  
(c) 2008 The HW Wilson Co.

File 144:Pascal 1973-2008/Jul W2  
(c) 2008 INIST/CNRS

File 474:New York Times Abs 1969-2008/Jul 20  
(c) 2008 The New York Times

File 475:Wall Street Journal Abs 1973-2008/Jul 22  
(c) 2008 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

File 256:TecInfoSource 82-2008/Nov  
(c) 2008 Info.Sources Inc

File 608:KR/T Bus.News. 1992-2008/Jul 22  
(c)2008 Knight Ridder/Tribune Bus News

File 139:EconLit 1969-2008/Jul  
(c) 2008 American Economic Association

File 267:Finance & Banking Newsletters 2008/Jul 21  
(c) 2008 Dialog

File 268:Banking Info Source 1981-2008/Jul W1  
(c) 2008 ProQuest Info&Learning

File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 626:Bond Buyer Full Text 1981-2008/Jul 04  
(c) 2008 Bond Buyer

File 15:ABI/Inform(R) 1971-2008/Jul 21  
(c) 2008 ProQuest Info&Learning

File 20:Dialog Global Reporter 1997-2008/Jul 21  
(c) 2008 Dialog

File 610:Business Wire 1999-2008/Jul 22  
(c) 2008 Business Wire.

File 613:PR Newswire 1999-2008/Jul 22  
(c) 2008 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2008/Jul 22  
(c) 2008 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2008/Jul 10  
(c) 2008 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 9:Business & Industry(R) Jul/1994-2008/Jul 16  
(c) 2008 The Gale Group

File 16:Gale Group PROMT(R) 1990-2008/Jul 14  
(c) 2008 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2008/Jul 22  
(c)2008 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2008/Jul 14  
(c) 2008 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jul 02  
(c) 2008 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2008/Jul 14  
(c) 2008 The Gale Group

Set	Items	Description
S1	1	AU=( MASCAVAGE J? OR MASCAVAGE, J? OR MASCAVAGE (2N)(J OR - JOHN)) OR BY= MASCAVAGE (2N)(J OR JOHN)
S2	0	AU=( DRAVENSTOTT R? OR DRAVENSTOTT, R? OR DRAVENSTOTT (2N)- (R OR ROBERT)) OR BY= DRAVENSTOTT (2N)(R OR ROBERT)
S3	1091	AU=( VEGA J? OR VEGA, J? OR VEGA (2N)(J OR JORIS)) OR BY= - VEGA (2N)(J OR JORIS)
S4	0	S1 AND S3
S5	1092	S1 OR S3
S6	0	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON- N(2N)PERSON)(20N)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SE- TTLING OR SETTLEMENT? ?)

# \*\*\*Subject search – Patent Files, Non Full-Text

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
(c) 2008 JPO & JAPIO  
File 350:Derwent WPIX 1963-2008/UD=200845  
(c) 2008 The Thomson Corporation  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	23533	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	4680	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? - OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONLINE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3	226	(S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR PAYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETAILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LOGON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4	75588	(PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR - (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCESS??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-?)
S5	153739	(SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR APART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 - OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6	11791	(PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR - PER)
S7	3085	(PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? - OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8	1373	S7 AND S4
S9	5813	S4 AND S5
S10	118	S1 AND S8 AND S9
S11	0	S10 AND S3
S12	76	S10 AND IC=(G06F-017/60 OR G06F-017/60 OR G06Q-020/00 OR G-06Q-0020/00)
S13	21	S10 AND MC=(T01-M06A1A OR T01-N01A OR T05-H08C OR T05-L03C1 OR W01-C01D3C OR W01-C05B3C)
S14	245	S9 AND S2
S15	19	S14 AND S7
S16	38	S13 OR S15
S17	21	S16 NOT AD=20020213:20080723/PR

17/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013534305 - Drawing available

WPI ACC NO: 2003-627803/200359

XPX Acc No: N2003-499649

**Architecture of simplified hardware requirements for bankcard payment transactions in large group of clients has virtual POS terminal that controls data handled by POS terminals for reading bankcards**

Patent Assignee: ENIGMA SOFTWARE RT (ENIG-N); FUKO L (FUKO-I); HADIK B B (HADI-I); INOTAY B (INOT-I); KAPITANY A (KAPI-I); KARPATI P (KARP-I); KOKOVAI F (KOKO-I); LIPCSEI G (LIPC-I); PARRAGH G (PARR-I)

Inventor: FUEKOE L O; FUKO L; HADIK B; HADIK B B; HADIK BARK CZY B; HADIK BARKOCZY B; INOTAY B; K RP TI P; KAPIT NY A; KAPITANY A; KARPATI P; KOKOVAI F; LIPCSEI G; PARRAGH G

**Patent Family** (7 patents, 101 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2003067530	A2	20030814	WO 2003HU11	A	20030207	200359 B
HU 200200463	A1	20031128	HU 2002463	A	20020207	200405 E
AU 2003205917	A1	20030902	AU 2003205917	A	20030207	200425 E
EP 1525566	A2	20050427	EP 2003702800	A	20030207	200529 E
			WO 2003HU11	A	20030207	
US 20050222949	A1	20051006	WO 2003HU11	A	20030207	200566 E
			US 2005503803	A	20050330	
HU 224788	B1	20060228	HU 2002463	A	20020207	200617 E
AU 2003205917	A8	20051027	AU 2003205917	A	20030207	200624 E

Priority Applications (no., kind, date): HU 2002463 A 20020207

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2003067530	A2	EN	22	1	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2003205917	A1	EN	Based on OPI patent	WO 2003067530
EP 1525566	A2	EN	PCT Application	WO 2003HU11
			Based on OPI patent	WO 2003067530

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

US 20050222949	A1	EN	PCT Application	WO 2003HU11
AU 2003205917	A8	EN	Based on OPI patent	WO 2003067530

#### Alerting Abstract WO A2

NOVELTY - A mobile **payment** center (4) comprises at least one virtual POS terminal (5) as a transaction terminal unit for each service provider (2). The virtual POS terminal (5) may control data **handled** by POS terminals for reading bankcards, and/or to **handle** authorization message answer through communication channel of the second type.

DESCRIPTION - **INDEPENDENT** CLAIMS are included for:

- 1.a transaction terminal unit
- 2.an extended function SIM card
- 3.a method for performing transactions by making use of a claimed architecture

USE - In an architecture of simplified hardware requirements for bankcard **payment** transactions in a large group of clients. Mobile **bank card** may be e.g. a customary **bank card identification** information, a GSM mobile phone, and a **valid** SIM card for **enabling** access of the GSM services.

ADVANTAGE - **Enables** convenient and secure bankcard **payment** through an existing mobile **phone network** when an electronic **bill** is presented. Safe **payment** is **enabled** in situations where use of a bankcard **is** inconvenient **or** risky or is not possible at all, for example in case of **paying** the bills received from a utility **company** or **paying the** charge for mobile phone calls, buying **at** petrol **stations** , in restaurants, in **other** shops or through the **Internet** .

DESCRIPTION OF DRAWINGS - The drawing shows components and their configuration of the system of the present invention.

- 2 service provider
- 4 mobile **payment** center
- 5 virtual POS terminal

**Title Terms/Index Terms/Additional Words:** ARCHITECTURE; SIMPLIFY; HARDWARE; REQUIRE; PAY; TRANSACTION; GROUP; CLIENT; VIRTUAL; POS; TERMINAL; CONTROL ; DATA; HANDLE; READ

#### **Class Codes**

International Classification (Main): G07F-007/10

(Additional/Secondary): G07F-019/00

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00	A	I	R	20060101
G07F-0007/08	A	I	R	20060101
G07F-0007/10	A	I	R	20060101
H04M-0015/00	A	I	R	20060101
H04M-0017/00	A	I	R	20060101
G06Q-0020/00	C	I	R	20060101
G07F-0007/08	C	I	R	20060101
G07F-0007/10	C	I	R	20060101
H04M-0015/00	C	I	R	20060101
H04M-0017/00	C	I	R	20060101

US Classification, Issued: 70540, 70541

File Segment: EPI;

DWPI Class: T05; W01

Manual Codes (EPI/S-X): T05-L01B; W01-B05A1A; W01-C01D3D; **W01-C05B3C**

**17/5/2 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0013352227 - Drawing available

WPI ACC NO: 2003-440100/200341

XRPX Acc No: N2003-351283

**Settlement procedure selection support method for Internet- based shopping, involves displaying settlement procedure selection menu to user, when**

# remittance fee is smaller than credit card fee

Patent Assignee: FUJITSU LTD (FUIT)

Inventor: TANABE H

**Patent Family** (2 patents, 2 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030074332	A1	20030417	US 2002112862	A	20020402	200341 B
JP 2003123006	A	20030425	JP 2001316566	A	20011015	200341 E

Priority Applications (no., kind, date): JP 2001316566 A 20011015

## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030074332	A1	EN	18	10		
JP 2003123006	A	JA	10			

### Alerting Abstract US A1

NOVELTY - A credit card fee is calculated and a **settlement** procedure selection menu is displayed to a user, when a remittance fee calculated from shopping information, user's **bank** account information (3) and sales agent account information (5), is smaller than the card **handling** fee. The user's terminal is connected to a **settlement** system based on the received **settlement** procedure information.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.settlement procedure request method;
- 2.settlement procedure selection support program; and
- 3.storage medium for storing settlement procedure selection support program.

USE - For supporting selection of settlement procedure using credit card or Internet banking during online shopping using Internet.

ADVANTAGE - Influences the user to select a **settlement** procedure **through** bank **remittance** which is advantageous to both the sales agent and the **user**, compared to the **Internet** shopping. When the **remittance** fee is smaller than the credit card fee, the Internet banking procedure is recommended in which the **sales** agent is to bear the remittance fee so that the **user** is benefited.

DESCRIPTION OF DRAWINGS - The figure shows a structural block diagram explaining the steps involved in the settlement procedure selection support method.

3 **user** 's bank account information

5 sales agent account information

**Title Terms**/Index Terms/Additional Words: SETTLE; PROCEDURE; SELECT; SUPPORT; METHOD; BASED; SHOPPING; DISPLAY; MENU; USER; FEE; SMALLER; CREDIT; CARD

## Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00	A	I	L	R	20051220
G06Q-0030/00	A	I		R	20051220
G06Q-0040/00	A	I		R	20051220
G06Q-0050/00	A	I	F	R	20051220
G07F-0007/08	A	I		R	20051220
G06Q-0020/00	C	I	L	R	20051220
G06Q-0030/00	C	I		R	20051220

G06Q-0040/00 C I R 20051220  
G06Q-0050/00 C I F R 20051220  
G07F-0007/08 C I R 20051220  
US Classification, Issued: 705400, 70526

File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-J05B4P; T01-N01A1; T01-N01A2A; T01-N02B1;  
T01-N03A; T01-S03; T05-H02C3; T05-L01D; T05-L01X; T05-L02

## 17/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2008 The Thomson Corporation. All rts. reserv.  
0013276732  
WPI ACC NO: 2003-362834/200334  
XRPX Acc No: N2003-289850

**Secure home interactive financial transactor operating method for e-commerce, involves allowing payments for Internet purchases to be paid with use of SHIFT unit through consumer phone line directly to bank mainframes**

Patent Assignee: FEDEROWICZ E (FEDE-I)

Inventor: FEDEROWICZ E

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20030046248	A1	20030306	US 2001940211	A	20010828	200334 B

Priority Applications (no., kind, date): US 2001940211 A 20010828

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030046248	A1	EN	8	0	

#### Alerting Abstract US A1

NOVELTY - The **payment** for the purchases that are made over Internet are allowed to be paid with the use of secure home interactive financial **transactor** (SHIFT) unit through a consumer phone line directly to **bank mainframes**.

DESCRIPTION - An INDEPENDENT CLAIM is also included for secure home interactive financial transactor.

USE - For changing current **credit card** vendor take from system to cardholder pay to system for electronic-commerce.

ADVANTAGE - Prevents theft or fraud of **credit card** or **bank** account numbers from hackers on Internet thereby increasing the customers confidence.

**Title Terms/Index Terms/Additional Words:** SECURE; HOME; INTERACT; FINANCIAL ; OPERATE; METHOD; ALLOW; PURCHASE; PAY; SHIFT; UNIT; THROUGH; CONSUME; TELEPHONE; LINE; BANK; MAINFRAME

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G07F-0017/32	A	I	R	20060101
G07F-0017/32	C	I	R	20060101

US Classification, Issued: 70570

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01D1A; T01-N02B1B;  
T05-H02C3; T05-L01D; T05-L02; W01-A05B

**17/5/5 (Item 5 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0013094551

WPI ACC NO: 2003-175580/200317

XPX Acc No: N2003-138228

**System linking a user's deposit account to one or more providers of irregular use products and services; enables user's deposit account to be automatically debited according to actual use of irregular use products and services**

Patent Assignee: EDEPOSIT CORP (EDEP-N); UNDERSTEIN N (UNDE-I)

Inventor: UNDERSTEIN N

**Patent Family** (4 patents, 98 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2003010628	A2	20030206	WO 2002US23349	A	20020724	200317 B
AU 2002355273	A1	20030217	AU 2002355273	A	20020724	200452 E
US 20040249741	A1	20041209	WO 2002US23349	A	20020724	200481 E
			US 2004484506	A	20040723	
AU 2002355273	A8	20051020	AU 2002355273	A	20020724	200615 E

Priority Applications (no., kind, date): US 2001307369 P 20010725

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2003010628	A2	EN	20	5		

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ  
NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ  
VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI  
FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG  
ZM ZW

AU 2002355273	A1	EN		Based on OPI patent	WO 2003010628
US 20040249741	A1	EN		PCT Application	WO 2002US23349
AU 2002355273	A8	EN		Based on OPI patent	WO 2003010628

**Alerting Abstract** WO A2

NOVELTY - The system couples a user's deposit account with a corresponding user provider account. The user's deposit account may be automatically debited according to actual use of the irregular use products and services. The automatic debiting is performed in real time. The actual use of the products and services is recorded and accumulated via the user provider account. The automatic debiting is performed upon instruction by the user.

DESCRIPTION - **INDEPENDENT** CLAIMS are included for:

1.a method of managing a user's deposit account according to actual use



- of the irregular use products and services
- 2.a computer system for linking a user's deposit account to one or more providers of irregular use products and services
- 3.a computer program embodied on a computer readable medium for linking a user's deposit account to one or more providers of irregular use products and services

USE - As an account management system for qualifying over the Internet a participant in a transaction, including transactions involving irregular use products.

ADVANTAGE - Enables an auction **company** to provide a secure way of preventing fraudulent bidding **and** preventing participation by bidders **that** fail to **settle** after winning an auction and **enables** a **business** to qualify **customers** that enter transactions. May electronically transact **the** acceptance and **verification** of deposits from multiple auctions or transactions and participants simultaneously. Minimizes fraudulent bidding in multiple auctions simultaneously and fraudulent or unqualified entering of transactions while provides insured (such as FDIC) interest bearing deposits held for **bidders** . Capable of communicating with numerous entities and tracking multiple **deposit** accounts for participants in a commerce environment simultaneously.

**Title Terms/Index Terms/Additional Words:** SYSTEM; LINK; USER; DEPOSIT; ACCOUNT; ONE; MORE; IRREGULAR; PRODUCT; SERVICE; ENABLE; AUTOMATIC; ACCORD; ACTUAL

#### **Class Codes**

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00 A I R 20060101

G06Q-0040/00 A I R 20060101

G06Q-0030/00 C I R 20060101

G06Q-0040/00 C I R 20060101

US Classification, Issued: 70537, 70535

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-S03

#### **17/5/6 (Item 6 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0012908180 - Drawing available

WPI ACC NO: 2002-315378/200235

XRPX Acc No: N2002-246846

Paying **for services using electronic cash e.g. for telecommunications network , where a user terminal SIM card is used to store electronic cash**

Patent Assignee: LUNDSTROM J E G (LUND-I); NILSSON P (NILS-I);

TELEFONAKTIEBOLAGET ERICSSON L M (TELF)

Inventor: LUNDSTROM J; LUNDSTROM J E G; NILSSON P

**Patent Family** (7 patents, 94 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002013149	A1	20020214	WO 2001EP8337	A	20010718	200235 B
AU 200169134	A	20020218	AU 200169134	A	20010718	200244 E

EP 1307860	A1	20030507	EP 2001947461	A	20010718	200332	E
			WO 2001EP8337	A	20010718		
US 20030177088	A1	20030918	WO 2001EP8337	A	20010718	200362	E
			US 2003343900	A	20030204		
EP 1307860	B1	20041006	EP 2001947461	A	20010718	200466	E
			WO 2001EP8337	A	20010718		
DE 60106274	E	20041111	DE 60106274	A	20010718	200474	E
			EP 2001947461	A	20010718		
			WO 2001EP8337	A	20010718		
DE 60106274	T2	20051013	DE 60106274	A	20010718	200568	E
			EP 2001947461	A	20010718		
			WO 2001EP8337	A	20010718		

Priority Applications (no., kind, date): GB 200019419 A 20000809

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2002013149	A1	EN	24	5		
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW						
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW						
AU 200169134	A	EN			Based on OPI patent	WO 2002013149
EP 1307860	A1	EN			PCT Application	WO 2001EP8337
					Based on OPI patent	WO 2002013149
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR						
US 20030177088	A1	EN			PCT Application	WO 2001EP8337
EP 1307860	B1	EN			PCT Application	WO 2001EP8337
					Based on OPI patent	WO 2002013149
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR						
DE 60106274	E	DE			Application	EP 2001947461
					PCT Application	WO 2001EP8337
					Based on OPI patent	EP 1307860
					Based on OPI patent	WO 2002013149
DE 60106274	T2	DE			Application	EP 2001947461
					PCT Application	WO 2001EP8337
					Based on OPI patent	EP 1307860
					Based on OPI patent	WO 2002013149

#### Alerting Abstract WO A1

NOVELTY - Method of using electronic cash to **pay** for services obtained from or via a telecommunications **network** (1), comprises: storing electronic cash in a memory (3) of a **user** terminal (2); extracting electronic cash from memory (3); and sending the extracted cash to the telecommunications **network** (1) inside a signaling message sent over a signaling channel or using a dedicated PDP context.

DESCRIPTION - **INDEPENDENT** CLAIMs are also included for the following:method of transferring electronic cash; telecommunication terminal

USE - For telecommunications **network** .

ADVANTAGE - Provides a convenient and efficient mechanism for transferring electronic cash since the same signaling protocol may be used

to control the provided telecommunications service and to carry electronic cash (this protocol terminating at the charging exchange). The mechanism allows users to **pay** , using an electronic cash card, for many **different** services (access, content, etc) accessible via a GPRS access **network** . The same electronic cash card can also be used for **other** purposes, e.g. **paying** for parking, vending machines, road tolls, etc. The mechanism will allow operators to become **payment** brokers for many services which today are charged directly to the users. **Another** scenario involves the operators out sourcing their billing **process** to banks or **credit card companies** , who are the issuers of e-cash.

DESCRIPTION OF DRAWINGS - The diagram shows the telecommunications system

1 telecommunications **network**

2 user terminal

3 memory

**Title Terms**/Index Terms/Additional Words: **PAY** ; SERVICE; ELECTRONIC; CASH; TELECOMMUNICATION; **NETWORK** ; USER; TERMINAL; CARD; STORAGE

#### Class Codes

International Classification (Main): G07F-007/08

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G07F-0007/08 A I R 20060101

H04M-0017/00 A I R 20060101

G06Q-0020/00 C I R 20060101

G07F-0007/08 C I R 20060101

H04M-0017/00 C I R 20060101

US Classification, Issued: 70539

File Segment: EPI;

DWPI Class: T04; T05; W01

Manual Codes (EPI/S-X): T04-K02; T05-H02C5C; T05-H05C; **W01-C01D3C** ;

W01-C01G6G; **W01-C05B3C**

**17/5/8 (Item 8 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0012736595 - Drawing available

WPI ACC NO: 2002-589193/200263

XRPX Acc No: N2002-467459

**Card settlement method for business establishments, involves issuing temporary password after authentication, to customer mobile terminal and business establishment terminal, to settle transactions**

Patent Assignee: FUJITSU LTD (FUIT)

Inventor: KAMATA T; MATSUMOTO T; MITSUMOTO H

**Patent Family** (3 patents, 28 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020066042	A1	20020530	US 2001810437	A	20010319	200263 B
EP 1213691	A2	20020612	EP 2001400792	A	20010328	200263 E
JP 2002163584	A	20020607	JP 2000358016	A	20001124	200263 E

Priority Applications (no., kind, date): JP 2000358016 A 20001124

## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020066042	A1	EN	31	16	
EP 1213691	A2	EN			

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR  
IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002163584	A	JA	22		
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### Alerting Abstract US A1

NOVELTY - Information in an IC card (4) read by a customer mobile terminal (1) and corresponding personal identification number (PIN) are transmitted to an authorization server (22) for verification of the customer identity. After verification, a settlement server (41) issues a temporary password to the mobile terminal. The password and current transaction information are simultaneously input in a business establishment terminal (30) for a transaction satisfying the settlement conditions.

DESCRIPTION - An **INDEPENDENT** CLAIM is included for card **settlement** system.

USE - For **settlement** of transactions in **business** establishments such as purchase price, dining charge, service usage charge, etc., using cards e.g. IC card which are read by mobile terminals such as mobile telephone, PDA.

ADVANTAGE - Improves security and convenience in transactions, since card information are transmitted from ones own mobile terminal and by the provision of temporary password to settle transactions. Simultaneous connection from several customer terminals is **enabled**. Hence, number of devices of the **settlement** terminal in the **business** establishment is reduced and shortening of the waiting time for **settlement** is achieved.

DESCRIPTION OF DRAWINGS - The figure shows a configuration of the card **settlement** system.

- 1 Mobile terminal
- 4 IC card
- 22 Authorization server
- 30 **Business** establishment terminal
- 41 **Settlement** server

**Title Terms**/Index Terms/Additional Words: CARD; SETTLE; METHOD; BUSINESS; ESTABLISH; ISSUE; TEMPORARY; PASSWORD; AFTER; AUTHENTICITY; CUSTOMER; MOBILE; TERMINAL; TRANSACTION

### Class Codes

International Classification (Main): G06F-017/60, G07F-019/00, H04L-009/32  
(Additional/Secondary): G06F-012/14, G06K-017/00, G07F-007/10  
US Classification, Issued: 713202

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H01B3A; **T01-M06A1A** ; T01-N01A1; T01-N02A3C;  
T01-N02B1B; T05-H02C5C; T05-L02; W01-A05B; W01-C01D3D

**17/5/9 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0012445240 - Drawing available

WPI ACC NO: 2002-390792/200242

**Reverse auction method through making cooperative purchase user group**

Patent Assignee: SEO J H (SEOJ-I)

Inventor: SEO J H

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2001111983	A	20011220	KR 200032788	A	20000614	200242 B

Priority Applications (no., kind, date): KR 200032788 A 20000614

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing	Notes
KR 2001111983	A	KO	1	10		

**Alerting Abstract** KR A

NOVELTY - A reverse auction method through making cooperative purchase user group is provided to perform reverse auction electronic commerce by investigating requests and tastes of a plurality of users, providing a model to the users to form a group, and enabling a provider to supply a large volume of products.

DESCRIPTION - A user finishing member registration in a reverse **auction web site** inputs information on his/her purchasing intention(11). After the purchasing intention information is collected from a plurality of users, the purchasing intention data of the users are combined(12), and a cooperative buying user group is formed(13). A provider passing through the member registration can read and search information on the user groups(14). The provider demands one user group to participate in a bid(15). When the contract is made(16), the users **pay** a product price **through a settlement** unit such as a **credit card**, electronic **money** and automatic **money** remittance, and the provider receives the personal information of the **users** buying the products from a web **site** administrator and delivers the products to the **users** (18). In addition, the **users** can additionally recommend **other users** to the cooperative buying **user** group(17). Since a number of **users** buy the products together, they can demand a reasonable discount to the provider.

**Title Terms/Index Terms/Additional Words:** REVERSE; AUCTION; METHOD; THROUGH ; COOPERATE; PURCHASE; USER; GROUP

**Class Codes**

International Classification (Main): G06F-017/60

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A

**17/5/10 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0012414736 - Drawing available

WPI ACC NO: 2002-359093/200239

**Real time internet auction system among countries using language translation center**

Patent Assignee: JIS CORP LTD (JISJ-N)

Inventor: JI J S

**Patent Family** (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2001108705	A	20011208	KR 200029446	A	20000530	200239 B

Priority Applications (no., kind, date): KR 200029446 A 20000530

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
KR 2001108705	A	KO	1	10		

#### Alerting Abstract KR A

NOVELTY - A real time **Internet auction** system among countries using a language translation center is provided so that auctioneers can buy and sell products in a real time by translating product information written in 39 languages and providing the translated information to the auctioneers.

DESCRIPTION - Product information written in 39 languages is translated into the other 38 languages by individual language centers. In order to guarantee credit of auctioneers, guaranty **money** or a letter of guaranty is deposited. As a right of the auctioneers, identifications and secret numbers are provided to each auctioneer. A bidder offering the highest price becomes a successful bidder among the auctioneers. The successful bidder directly **pays** the price **through** an Internet commerce center or trade and receives a product. Since the language centers translate the product information of the whole sellers in a real time and display the translated information on the **auction site**, the auctioneers can share the product information and price estimation information in a real time. Accordingly, the electronic commerce through the **Internet auction** is activated. General Internet **users** who do not know foreign languages can also participate in the auction with their own languages.

**Title Terms/Index Terms/Additional Words:** REAL; TIME; AUCTION; SYSTEM; COUNTRY; LANGUAGE; TRANSLATION

#### Class Codes

International Classification (Main): G06F-017/60  
 File Segment: EPI;  
 DWPI Class: T01  
 Manual Codes (EPI/S-X): T01-J05A

## 17/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 The Thomson Corporation. All rts. reserv.  
 0012372210 - Drawing available  
 WPI ACC NO: 2002-315183/200235  
 XRPX Acc No: N2002-246739

**Transaction processing system for confirming orders placed over public packet switched data network for purchase of electronic and physical goods and services using separate processing system**

Patent Assignee: GIBSON G H (GIBS-I)

Inventor: GIBSON G H

**Patent Family** (6 patents, 95 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2002005230	A1	20020117	WO 2001GB3088	A	20010710	200235 B
GB 2367411	A	20020403	GB 200016905	A	20000710	200235 E
AU 200169319	A	20020121	AU 200169319	A	20010710	200238 E

EP 1301912	A1	20030416	EP 2001947672	A	20010710	200328	E
			WO 2001GB3088	A	20010710		
US 20040030607	A1	20040212	WO 2001GB3088	A	20010710	200412	E
			US 2003332468	A	20030630		
GB 2367411	B	20040728	GB 200016905	A	20000710	200450	E

Priority Applications (no., kind, date): GB 200016905 A 20000710

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2002005230	A1	EN	44	6		

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA  
ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200169319 A EN Based on OPI patent WO 2002005230

EP 1301912 A1 EN PCT Application WO 2001GB3088

Based on OPI patent WO 2002005230

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR  
IE IT LI LT LU LV MC MK NL PT RO SE SI TR

US 20040030607 A1 EN PCT Application WO 2001GB3088

#### Alerting Abstract WO A1

NOVELTY - A personal computer or wireless application protocol phone can be used as the customer computer terminal (4) communicating via a **network** (1) with the merchant **site** for accessing goods/services and a voice response unit (17) in a **processing** system (19) serves as a data communication **interface** to the customer. Goods are ordered over the **Internet** while **payment** data are transmitted over the secure telephone system (3) and the **payment** is subsequently **settled via credit card processing** or **via** an account facility provided by the banking system (21).

DESCRIPTION - INDEPENDENT CLAIMS are included for methods of operating a transaction processing system, for managing orders, for **settling** taxes, for performing a purchase, for conducting instructions and for enabling users to authorize transactions and for computer control software.

USE - Authorizing purchase of goods and services over a packet switched **network** .

DESCRIPTION OF DRAWINGS - The drawing shows the system

4User terminal

17Voice response unit

19Processing system

21Banking system

**Title Terms/Index Terms/Additional Words:** TRANSACTION; PROCESS; SYSTEM; CONFIRM; ORDER; PLACE; PUBLIC; PACKET; SWITCH; DATA; NETWORK; PURCHASE; ELECTRONIC; PHYSICAL; GOODS; SERVICE; SEPARATE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00 A I R 20060101

G07F-0007/10 A I R 20061220

G06Q-0020/00 C I R 20051220

G07F-0007/10 C I R 20060101

US Classification, Issued: 70526

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N01D1A; T01-N02B1B;  
T05-H02C3; T05-L02; **W01-C01D3C** ; **W01-C05B3C**

## 17/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012262925 - Drawing available

WPI ACC NO: 2002-203105/200226

Related WPI Acc No: 2001-645839

**Payment system using credit phone**

Patent Assignee: CHUN Y J (CHUN-I); KIM H (KIMH-I); LEE D Y (LEED-I)

Inventor: CHUN Y J; KIM H J; LEE D Y

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2001016619	A	20010305	KR 200085168	A	20001229	200226 B

Priority Applications (no., kind, date): KR 200085168 A 20001229

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2001016619	A	KO	1	10	

**Alerting Abstract** KR A

NOVELTY - A **payment** system using a credit phone is provided to primarily prevent a leakage of information on a customer by directly **enabling** the customer carrying the **credit card** to make a request for paying, to reduce an economical injury owing to loss by disabling those other than customers carrying the card from **paying through** a holding system and a credit phone, and to secondarily prevent the leakage of the information on the **customer** by transmitting an itemized statement of the **customer** to a credit phone server and the holding system by a GPID which is an enciphered signal.

DESCRIPTION - A customer(1) visits a member store(5) in cooperation with a financial **company**, a credit card **company** and receives necessary goods and **other** services(101). The customer activates a **payment** browser and transmits an ID, a password, a member store number and an itemized statement to a credit phone server(2)(102). The credit phone server(2) transmits a signal received from the credit phone and a signal which requests an authentication of the customer to the holding system(3)(103). The holding system(3) certifies the customer and notifies information to the credit phone server(2) in case that the information of the customer constructed as a database in the system correspond to data on the customer carrying the credit card(104). The holding system(3) transmits the statement, the member store number and a purchaser authentication to servers(4) of the financial and the credit card **company**. The server(4) confirms the **payment** on purchasing the goods based on the signal received from the holding system and informs the holding system(3) of the **web** coin balance from the **payment** (106). A **payment** certification received from the server(4) and information on the **web** coin balance are transmitted to the credit phone of the customer(1) through the credit phone server(2)(108,109). The statement received to the browser is compared with



a sales slip transmitted from a card terminal(5), and contents are confirmed(110). In case that there's nothing wrong, the purchaser signs the sales slip and finally confirms the contents(111).

**Title Terms**/Index Terms/Additional Words: PAY; SYSTEM; CREDIT; TELEPHONE

#### **Class Codes**

International Classification (Main): G06F-017/6011

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-J05B4P; T01-N01A1; T01-N02A3C;  
T01-N02B1B; T05-H02C3; T05-L02; W01-A05B; **W01-C05B3C**

#### **17/5/13 (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0011201657 - Drawing available

WPI ACC NO: 2002-140112/200218

XRPX Acc No: N2002-105566

**Performing secure on-line purchasing transactions and avoiding disclosure of information relating to credit or debit card by using intermediate entity to hold information**

Patent Assignee: SIPO SRL (SIPO-N)

Inventor: PICCHI A

**Patent Family** (7 patents, 83 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002003339	A1	20020110	WO 2000IT277	A	20000704	200218	B
AU 200058465	A	20020114	AU 200058465	A	20000704	200237	E
			WO 2000IT277	A	20000704		
EP 1297502	A1	20030402	EP 2000944237	A	20000704	200325	E
			WO 2000IT277	A	20000704		
EP 1297502	B1	20070912	EP 2000944237	A	20000704	200761	E
			WO 2000IT277	A	20000704		
DE 60036417	E	20071025	DE 60036417	A	20000704	200770	E
			EP 2000944237	A	20000704		
			WO 2000IT277	A	20000704		
ES 2293908	T3	20080401	EP 2000944237	A	20000704	200825	NCE
DE 60036417	T2	20080612	DE 60036417	A	20000704	200841	E
			EP 2000944237	A	20000704		
			WO 2000IT277	A	20000704		

Priority Applications (no., kind, date): WO 2000IT277 A 20000704

#### **Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
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WO 2002003339	A1	EN	15	1	
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National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG US UZ VN YU ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200058465	A	EN			
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PCT Application WO 2000IT277

Based on OPI patent WO 2002003339



17/5/14 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011118877 - Drawing available

WPI ACC NO: 2002-055058/200207

XRPX Acc No: N2002-040637

**Prepaid card settlement system for executing settlement of price or charge occurring on Internet by electronic terminal; determines set amount information on basis of discrimination number information for prepaid card**

Patent Assignee: TOKYO MECATRONICS KK (TOKM-N); TOKYO MECHATRONICS CO LTD (TOKM-N)

Inventor: AWANO K; KOICHI A

**Patent Family** (5 patents, 91 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001059722	A2	20010816	WO 2001JP824	A	20010206	200207 B
AU 200132230	A	20010820	AU 200132230	A	20010206	200207 E
JP 2001297288	A	20011026	JP 2000363642	A	20001129	200207 E
JP 2001297356	A	20011026	JP 200069280	A	20000313	200207 E
AU 2001232230	A8	20051020	AU 2001232230	A	20010206	200615 E

Priority Applications (no., kind, date): JP 200069280 A 20000313; JP 200030970 A 20000208; JP 2000363642 A 20001129

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001059722	A2	EN	36	4	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR					
AU 200132230	A	EN			Based on OPI patent WO 2001059722
JP 2001297288	A	JA	12		
JP 2001297356	A	JA	9		
AU 2001232230	A8	EN			Based on OPI patent WO 2001059722

#### Alerting Abstract WO A2

NOVELTY - A user terminal unit (5) instructs to **pay** a price or charge occurring on the **Internet** by the prepaid card. A price or charge **settlement pay site** (7) **processes on - line** the **settlement** of the price or charge occurring on the **Internet** within an available amount determined by the set amount information on the basis of the discrimination number information for the prepaid card.

DESCRIPTION - **INDEPENDENT** CLAIMS are included for:

- 1.a prepaid card for paying a price or charge via an electronic terminal unit set in state available for the Internet .
- 2.an apparatus for issuing a prepaid card for paying a price or charge via an electronic terminal unit set in state available for the Internet
- 3.a method of issuing a prepaid card for paying a price or charge via an electronic terminal unit set in a state available for the Internet

USE - For **settling** with a prepaid card an amount of **money** occurring by utilizing the **Internet** through use of a **computer** terminal unit or a **cordless** electronic device such as a cordless telephone connected with the **Internet** .

ADVANTAGE - High security is realized in an electronic commerce in the manner that a personal information and an identification number registered for a debit it is desirable that the prepaid card relating to the present invention is so called a fuse card.

DESCRIPTION OF DRAWINGS - The drawing is a diagram for explaining a concept of the prepaid card **settlement** system in the **Internet** relating to the present invention.

5 **user** terminal unit

7 charge **settlement pay site**

**Title Terms**/Index Terms/Additional Words: PREPAYMENT; CARD; SETTLE; SYSTEM; EXECUTE; PRICE; CHARGE; OCCUR; ELECTRONIC; TERMINAL; DETERMINE; SET; AMOUNT; INFORMATION; BASIS; DISCRIMINATE; NUMBER

#### **Class Codes**

International Classification (Main): G06F-017/60, G07F, G07F-007/08

(Additional/Secondary): G06F-019/00, G06K-019/00, G07F-019/00

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J05A2; T01-J12C;

T05-H02C3; T05-L01D; T05-L02; W01-C01D1A; W01-C01G6E; **W01-C05B3C**

## 17/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010975531

WPI ACC NO: 2001-599571/200168

XRPX Acc No: N2001-447279

**Sales procedure in internet, involves performing settlement through telephone response system using order key issued when customer forwards order to selling server**

Patent Assignee: KOMO T (KOMO-I)

Inventor: KAWAOMO T

**Patent Family** (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
JP 2001117981	A	20010427	JP 1999295530	A	19991018	200168 B

Priority Applications (no., kind, date): JP 1999295530 A 19991018

#### **Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2001117981	A	JA	5	1	

#### **Alerting Abstract JP A**

NOVELTY - The order for required goods made by customer is transmitted to selling server which registers information in order table. Subsequently user is notified with unique order key that consists of predetermined number and password information. The customer performs **settlement through** telephone response system using issued order key.

USE - For **online sales** and settlement of accounts using internet.

ADVANTAGE - Convenient and safe settlement of accounts without requirement of passing customer's credit card number through internet or use of prepaid card or trouble some member registration **process** or need for installing special software in user's computer is possible, as **payment** is performed through telephone response system using **unique** order key.

**Title Terms**/Index Terms/Additional Words: SALE; PROCEDURE; PERFORMANCE; SETTLE; THROUGH; TELEPHONE; RESPOND; SYSTEM; ORDER; KEY; ISSUE; CUSTOMER; FORWARD; SELL; SERVE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0013/00	A	I	F	R	20060101
G06Q-0010/00	A	I	L	R	20060101
G06Q-0020/00	A	I	L	R	20060101
G06Q-0030/00	A	I	L	R	20060101
G06Q-0040/00	A	I	L	R	20060101
G06Q-0050/00	A	I	L	R	20060101
G07F-0017/40	A	I	L	R	20060101
G06F-0013/00	C	I	F	R	20060101
G06Q-0010/00	C	I	L	R	20060101
G06Q-0020/00	C	I	L	R	20060101
G06Q-0030/00	C	I	L	R	20060101
G06Q-0040/00	C	I	L	R	20060101
G06Q-0050/00	C	I	L	R	20060101
G07F-0017/00	C	I	L	R	20060101

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T05-L02

#### 17/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 The Thomson Corporation. All rts. reserv.

0010856833 - Drawing available

WPI ACC NO: 2001-475683/200151

XRPX Acc No: N2001-352131

**Electronic payment system for electronic commerce, requests personal identification number of single multifunctional prepaid card for payment on providing various services and goods to user**

Patent Assignee: DACOM CYBERPASS CO LTD (DACO-N); DACOM CYBERPASS INC (DACO-N)

Inventor: RYOO C W; RYU C W

**Patent Family** (8 patents, 91 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001041036	A1	20010607	WO 2000KR639	A	20000616	200151 B
KR 2001000053	A	20010105	KR 199953981	A	19991130	200151 E
AU 200051146	A	20010612	AU 200051146	A	20000616	200154 E
KR 2001078816	A	20010822	KR 2001704203	A	20010402	200213 E
CN 1322326	A	20011114	CN 2000801859	A	20000616	200217 E
KR 321529	B	20020126	WO 2000KR639	A	20000616	200255 E
			KR 2001704203	A	20010402	
JP 2003515846	W	20030507	WO 2000KR639	A	20000616	200331 E
			JP 2001542020	A	20000616	

US 6793135	B1	20040921	WO 2000KR639	A	20000616	200462	E
			US 2001806481	A	20010412		

## Patent Details

WO 2001041036 A1 EN 29 10

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

JP 2003515846	W	JA	32	Based on OPI patent WO 2001041036
				PCT Application WO 2000KR639

## Alerting Abstract WO A1

DESCRIPTION - **INDEPENDENT** CLAIMS are also included for the following:

## 2. Distribution of PIN of multifunctional prepaid card using mobile phone

ADVANTAGE - Since multifunctional prepaid card is used, multiple services and goods can be purchased using single card, comprehensively.

**Title Terms/Index Terms/Additional Words:** ELECTRONIC; PAY; SYSTEM; REQUEST; PERSON; IDENTIFY; NUMBER; SINGLE; MULTIFUNCTION; PREPAYMENT; CARD; VARIOUS; SERVICE; GOODS; USER

### International Classification (+ Attributes)

G06Q-0020/00 A I R 20060101

US Classification, Issued: 235383, 235380, 235381, 235382, 70564, 70569,  
70570, 70572

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C3A; T01-H07C5E; T01-J05A1; T01-J05A2;  
T01-J05B4P; T01-J12C; T05-H02C1; T05-L02; **W01-C05B3C** ; W01-C07A;  
W01-C07A5A

**17/5/17 (Item 17 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0010782355 - Drawing available

WPI ACC NO: 2001-397353/200142

XRPX Acc No: N2001-292830

**Prepaid mobile telephone air-time replenishing system with a communication hub to communicate between any of a variety of user interface terminals and select a service provider**

Patent Assignee: ON-POINT TECHNOLOGY SYSTEMS INC (ONPO-N)

Inventor: ROBERTS B J; SANDVICK F

**Patent Family** (2 patents, 91 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2001011857	A1	20010215	WO 2000US20608	A	20000728	200142 B
AU 200064992	A	20010305	AU 200064992	A	20000728	200142 E

Priority Applications (no., kind, date): US 1999370796 A 19990805

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2001011857	A1	EN	25	10		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200064992	A	EN			Based on OPI patent	WO 2001011857
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**Alerting Abstract WO A1**

NOVELTY - The types of user interface peripherals include computers (14), personal digital assistants, point of sale terminals (16), petrol pump dispensing terminals (18), kiosks (20), dispensing machines (24), automatic tiller machines (ATM) (22) and mobile telephones (25). Transaction process flow, user prompts and available features will vary according to the peripheral connected to the system hub (12) and encryption software is provided in the telephone to allow adding to the account balance using the hub to process a **credit card** number and a personal identification number and to transmit the information to the appropriate server.

DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of facilitating acquisition of air-time for a prepaid mobile telephone.

USE - Purchasing mobile telephone air-time in advance using credit card.

ADVANTAGE - No requirement for telephone card and increased number of payment locations available.

DESCRIPTION OF DRAWINGS - The drawing shows a preferred embodiment of the system

14 Computer  
 16 Point of sale terminal  
 22 ATM  
 25 Mobile terminal  
 12 System hub

**Title Terms**/Index Terms/Additional Words: PREPAYMENT; MOBILE; TELEPHONE;  
 AIR; TIME; REPLENISH; SYSTEM; COMMUNICATE; HUB; VARIETY; USER; INTERFACE;  
 TERMINAL; SELECT; SERVICE

# **Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

H04M-0017/00 A I R 20060101

H04M-0017/00 C I R 20060101

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A; **T01-M06A1A** ; T05-H02C3;

T05-H02C5C; T05-H05C; W01-A06B7; **W01-C01D3C** ; W01-C01J

**17/5/18 (Item 18 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0010530483 - Drawing available

WPI ACC NO: 2001-132886/200114

XRPX Acc No: N2001-425513

**Electronic commerce business settlement system for dealing with stocks and banks, transmits cost of goods selected along with profit portion provided by business server when user select good from business server**

Patent Assignee: PARK H (PARK-I); SAMSUNG SECURITIES CO LTD (SMSU); SUNG N H (SUNG-I); THREE STAR SECURITIES CO LTD (THRE-N)

Inventor: PAKU J; PARK J H; SEI G; SEONG N H; SUNG N H

**Patent Family** (3 patents, 3 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2000030404	A	20000605	KR 20009779	A	20000228	200114 B
US 20010018680	A1	20010830	US 2001793942	A	20010227	200165 ETAB
JP 2001291036	A	20011019	JP 200154298	A	20010228	200201 E

Priority Applications (no., kind, date): KR 20009779 A 20000228

## **Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2000030404	A	KO		7	
US 20010018680	A1	EN	15	7	
JP 2001291036	A	JA	11		

## **Alerting Abstract US A1**

NOVELTY - Several electronic commerce business servers connected to a particular server provide information of goods and financial services. Several clients are connected to a server by a communication network. When a user select a particular goods from the business server, a financial institution server connected with business server transmits the cost of goods to the client after refunding a portion of profit provided by the business server.



DESCRIPTION - An **INDEPENDENT** CLAIM is also included for electronic commerce **business settlement** method.

USE - For dealing with stocks and banks through **Internet** .

ADVANTAGE - As the cost and profit amounts are **settled** to user automatically, the system is efficient in communication.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the **process** of electronic commerce **business settlement** system.

**Title Terms**/Index Terms/Additional Words: ELECTRONIC; BUSINESS; SETTLE;  
SYSTEM; DEAL; STOCK; BANK; TRANSMIT; COST; GOODS; SELECT; PROFIT; PORTION  
; SERVE; USER

### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00	A	I	L	R	20060101
G06Q-0020/00	A	I		R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0040/00	A	I	L	R	20060101
G06Q-0050/00	A	I	F	R	20060101
G06Q-0010/00	C	I	L	R	20060101
G06Q-0020/00	C	I		R	20060101
G06Q-0030/00	C	I		R	20060101
G06Q-0040/00	C	I	L	R	20060101
G06Q-0050/00	C	I	F	R	20060101

US Classification, Issued: 70539

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A; T01-J05A1; T05-L01D; T05-L02;  
W01-A06B7; **W01-C05B3C**

## 17/5/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010463850 - Drawing available

WPI ACC NO: 2001-063537/200108

XRPX Acc No: N2001-047849

**System for providing a customer of a bank with a home bank terminal interface at a remote terminal, uses a private data field in a financial transaction message to pass appropriate data through the routing system of a financial institution**

Patent Assignee: CITIBANK NA (CITI-N); CITISHARE CORP (CITI-N)

Inventor: DOWNING J; ZAHORIK G W

**Patent Family** (2 patents, 26 countries)

Patent				Application			
Number	Kind	Date		Number	Kind	Date	Update
EP 1049057	A2	20001102		EP 2000108096	A	20000426	200108 B
JP 2000348106	A	20001215		JP 2000125070	A	20000426	200114 E

Priority Applications (no., kind, date): US 1999131066 P 19990426

### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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EP 1049057	A2	EN	16	5	
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Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI  
JP 2000348106 A JA 51

#### Alerting Abstract EP A2

NOVELTY - Customer (2) of a **bank** with home **bank** terminal (10) may contact the home **bank** via remote transaction terminal (4) **through** routing and **settlement** system (6). Remote terminal sends a request, along with **customer** identification, to home **bank** server (8) which then includes private data (44) in its response financial transaction message (40) to **enable** the remote transaction terminal to provide an **interface** to **customer** similar to the home **bank** terminal **interface**.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.a method of communicating messages for a customer between a remote transaction terminal and a home data center of a financial institution;
- 2.a method of providing a customer with a home bank terminal interface experience;
- 3.an system for providing a customer of a home bank with a home bank terminal interface experience at a remote transaction terminal
- 4.a system for communicating messages for a customer between a remote transaction terminal and a home data center of a financial institution
- 5.a method of communicating in a financial network
- 6.a financial transaction message
- 7.a method of communicating in an internet based transaction.

USE - For tunneling messages related to financial transactions **through** Electronic Fund **Transfer** routing and **settlement** systems such that a remote terminal **interface** may operate according to **the** home **bank** **terminal interface** of a **customer** or such that private data **may** be passed between a financial institution **and** a **customer** during an **internet** transaction with a **web** merchant.

ADVANTAGE - The system provides a **customer** at a remote terminal with a familiar **interface**, thus transactions are easier for the **customer** to execute **with** reduced chance of error and probably more **quickly**. The familiar **interface** at remote terminals **helps** to build **customer** loyalty. New products can be quickly introduced, secure **payments** and **communication** are possible with the ability to **authenticate customers**, merchants to avoid fraud.

DESCRIPTION OF DRAWINGS - Two figures are used, fig. 1 shows a schematic overview of the communication system and fig. 4 shows a graphical representation of a data structure.

- 2 **Customer**
- 4 Remote transaction terminal
- 6 Routing and **settlement** system
- 8 Home **bank** server
- 10 Home **bank** terminal
- 40 Response financial transaction message
- 44 Private data

**Title Terms/Index Terms/Additional Words:** SYSTEM; CUSTOMER; **BANK** ; HOME; TERMINAL; **INTERFACE** ; REMOTE; PRIVATE; DATA; FIELD; FINANCIAL; TRANSACTION; MESSAGE; PASS; APPROPRIATE; THROUGH; ROUTE; INSTITUTION

#### Class Codes

International Classification (Main): G06F-017/60, G07F-019/00

File Segment: EPI;  
 DWPI Class: T01; T05; W01  
 Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T01-J05A; T01-J12D; T05-L01D;  
 T05-L02; **W01-C05B3C**

**17/5/20 (Item 20 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 The Thomson Corporation. All rts. reserv.  
 0009989691 - Drawing available  
 WPI ACC NO: 2000-292895/200025  
 XRPX Acc No: N2000-219649

**Receiving method for e-commerce access to website accessible through Internet; receives prompt to enter account number from website via Internet after requesting e-commerce access to website via Internet**

Patent Assignee: BOYLE J J (BOYL-I)

Inventor: BOYLE J J

**Patent Family** (6 patents, 87 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000017796	A1	20000330	WO 1999US21599	A	19990917	200025 B
AU 199960494	A	20000410	AU 199960494	A	19990917	200035 E
EP 1129423	A1	20010905	EP 1999969517	A	19990917	200151 E
			WO 1999US21599	A	19990917	
JP 2002525759	W	20020813	WO 1999US21599	A	19990917	200267 E
			JP 2000571386	A	19990917	
MX 2001002864	A1	20020501	WO 1999US21599	A	19990917	200368 E
			MX 20012864	A	20010319	
AU 768896	B	20040108	AU 199960494	A	19990917	200412 E

Priority Applications (no., kind, date): US 1998156603 A 19980918

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000017796	A1	EN	29	6	
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 199960494	A	EN			Based on OPI patent WO 2000017796
EP 1129423	A1	EN			PCT Application WO 1999US21599
					Based on OPI patent WO 2000017796
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2002525759	W	JA	33		PCT Application WO 1999US21599
					Based on OPI patent WO 2000017796
MX 2001002864	A1	ES			PCT Application WO 1999US21599
					Based on OPI patent WO 2000017796
AU 768896	B	EN			Previously issued patent AU 9960494
					Based on OPI patent WO 2000017796

**Alerting Abstract** WO A1

NOVELTY - The method involves purchasing a web card at a retail point-of-sale location. The web card is associated with a website and includes an account number. A prompt to enter the account number is then received from the website via an Internet after requesting e-commerce

access to the website via the Internet. The account number is sent to the website via the Internet to receive e-commerce access to the website.

DESCRIPTION - **INDEPENDENT** CLAIMS are also included for the following:

- 1.a web card for facilitating e-commerce access to website via Internet;
- 2.and a method for providing e-commerce access to client via Internet.

USE - For e-commerce access to **website** accessible through Internet.

ADVANTAGE - Provides novel form of **payment** for gaining e-commerce access to an **Internet website** in the form of web card, thereby **enabling businesses** to provide e-commerce access to **consumers through** prepaid accounts without worrying about billing or collection issues. Limits losses associated with security issues such as fraud or electronic theft to diminishing debit value associated with each card. Provides practical **way** of **paying** for small purchases of goods **or** services **over** the Internet, thus granularity for e-commerce transactions is increased. **Enables** teenagers, or persons with poor or unestablished **credit** to easily purchase web card since web **card** is easily availability to market.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart of operations performed by a **client** according to the receiving method for e- **commerce** access to **website** accessible through Internet.

**Title Terms/Index Terms/Additional Words:** RECEIVE; METHOD; ACCESS; THROUGH; PROMPT; ENTER; ACCOUNT; NUMBER; AFTER; REQUEST

#### **Class Codes**

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0020/00	A	I	L	R	20060101
G06Q-0030/00	A	I		R	20060101
G06Q-0050/00	A	I	L	R	20060101
G06Q-0020/00	C	I	L	R	20060101
G06Q-0030/00	C	I		R	20060101
G06Q-0050/00	C	I	L	R	20060101

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-J05A1; T01-J05B; T01-J12C; T01-M02A1B; T05-D01A  
; T05-H02C3; T05-L02; W01-A06B7

**17/5/21 (Item 21 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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0007187794 - Drawing available

WPI ACC NO: 1995-230976/199530

XRPX Acc No: N1995-180100

**Computerised transaction protection system - has deposit card allowing third party to automatically escrow amount with terminal connected to escrowing device paying amount to seller**

Patent Assignee: ABECASSIS M (ABEC-I)

Inventor: ABECASSIS M

**Patent Family** (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
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# \*\*\*Subject search – Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200829

(c) 2008 EUROPEAN PATENT OFFICE

File 349:PCT FULLTEXT 1979-2008/UB=20080717|UT=20080710

(c) 2008 WIPO/Thomson

File 324:GERMAN PATENTS FULLTEXT 1967-200829

(c) 2008 UNIVENTIO/THOMSON

Set	Items	Description
S1	35579	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	5741	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? - OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONLINE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3	1321	(S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR PAYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETAILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LOGON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4	98940	(PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR - (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCESS??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-?)
S5	462763	(SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR APART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 - OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6	25975	(PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR - PER)
S7	7434	(PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? - OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8	1832	S7(S)S4
S9	12486	S4(S)S5
S10	261	S1(S)S8(S)S9
S11	1826	S7(20N)S4
S12	11887	S4(20N)S5
S13	7	S10(S)S3
S14	421	S9(S)S2
S15	16	S14(S)S7
S16	22	S13 OR S15
S17	18	S16 AND AY=1955:2002

? t 17/3,k/all

**17/3,K/1 (Item 1 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01898247

**Systems and methods for secure transaction management and electronic rights protection**

**Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten**

**Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques**

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434320), 460 Oakmead Parkway, Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)

Van Wie, David M., 1250 Lakeside Drive, Sunnyvale, California 94086, (US)

LEGAL REPRESENTATIVE:

Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)

EP 1531379 A3 060222

APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Action Source Office:

G06F-0001/00 A I F B 20060101 20050315 H EP

G06F-0017/60 A I L B 00000000 20050315 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200520	173
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SPEC A	(English)	200520	167172
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Total word count - document A	167372
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Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	167372
------------------------------------	--------

...SPECIFICATION revenue of content providers, lower the distribution costs and the costs for content, better support **advertising** and usage information gathering, and better satisfy the needs of electronic information users. These improvements...t change "rules and controls" specified by a distributor 106 that require the user to **pay** for content usage at a certain rate. "Rules and controls" may "persist" as they pass ...

**17/3,K/2 (Item 2 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01436781

**Automated method and system for loan settlement**

**Automatisiertes Verfahren und System zum Abrechnen von Krediten**

**Methode et systeme automatise de reglement de prets**

**PATENT ASSIGNEE:**

Bocce CP, LLC, (3254140), 497 South Main Street, New City, New York 10956  
, (US), (Applicant designated States: all)

**INVENTOR:**

Zappier, Paul, 6 Apple Court, Rock Tavern, New York 12575, (US)

**LEGAL REPRESENTATIVE:**

Schmitz, Jean-Marie et al (19234), Dennemeyer & Associates S.A., P.O. Box  
1502, 1015 Luxembourg, (LU)

PATENT (CC, No, Kind, Date): EP 1220128 A2 020703 (Basic)

EP 1220128 A3 040331

APPLICATION (CC, No, Date): EP 2001200572 010219;

PRIORITY (CC, No, Date): US 747010 001226

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 108

**NOTE:**

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200227	607
SPEC A	(English)	200227	5451
Total word count - document A			6058
Total word count - document B			0
Total word count - documents A + B			6058

...SPECIFICATION a closer from the entity coordinating the system, the trader of the buyer or the **seller** , another employee of the buyer or the **seller** , or an agent. As stated previously, many users can access the system at one time...

...status, and for inventory control and record-keeping purposes. The valid users can access the **login** screen from any typical browser. By clicking on a hyperlink from the **web site** , instant **customer** specific trade status is displayed. The system automatically notifies a global administrator (from the central...

...when a new trade is posted, who then assigns the trade to specific closers for **processing** . The system automatically routes the trade to the proper personnel to review documents and status...

...and remarks also being tracked and routed to the proper personnel.As the trade progresses **through** the **settlement process** , the related **users** for the transaction are automatically notified of such progress via encrypted e-mail. The e-mail message is sent immediately as the **users** complete each step. Also, the system itself automatically senses who is logged into the system, and inserts their **user** initials and time and date for any input to the system, as the trade is moved **through** to the **settlement process** . Required field data is audited before a trade is moved to the next stage in the **process** . Depending upon the pre-defined role of the **user** , screens, command buttons and field editing is



**enabled** or disabled, as required, to thus increase the integrity of the data entered.

As a...

**17/3,K/6 (Item 4 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00869102 \*\*Image available\*\*

**IDENTIFYING PERSONS SEEKING ACCESS TO COMPUTERS AND NETWORKS**

**IDENTIFICATION DE PERSONNES CHERCHANT A ACCEDER A DES ORDINATEURS ET A DES RESEAUX**

Patent Applicant/Assignee:

CELLUSAFE INC, 6390 Golden Goose Street, Las Vegas, NV 89118, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

DOR Erez, 48 Jabotinsky Street, 75277 Rishn LeZion, IL, IL (Residence),  
IL (Nationality), (Designated only for: US)

DRACH Zipora, 6390 Golden Goose Street, Las Vegas, NV 89118, US, US  
(Residence), IL (Nationality), (Designated only for: US)

Legal Representative:

REINHOLD COHN AND PARTNERS (agent), P.O. Box 4060, 61040 Tel Aviv, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200203177 A2 20020110 (WO 0203177)

Application: WO 2001IL618 20010705 (PCT/WO IL0100618)

Priority Application: IL 137181 20000705

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16885

Fulltext Availability:

Detailed Description

Detailed Description

... may be undertaken by the provider.

Another form of business conducted. over the Internet is **auctions** .

Typically, an auctioneer **site** offers merchandise, sometimes in the name of one or more **client** sellers, and **bidders** send in their bids.

Problems that often arise include: (a) a successful **bidder** denies his bid, (b) a successful **bidder** fails to **pay** (except if **payments** are by **means** of credit accounts), (c) a seller fails to send the merchandise. These problems can largely be avoided by requiring every seller and every **bidder** to identify themselves to the auctioneer by

means of the methods of the invention. In this case the response computer is preferably at the auctioneer's **site** . Alternatively, the response computer may be at the **site** of a mediation service provider, under an arrangement with the auctioneer. In any case, the...

**17/3,K/7 (Item 5 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00853802

**PREPAID CODES PAYMENT SYSTEM COW - CASH ON WEB**

**SYSTEME DE PAIEMENT PAR CODES A PREPAIEMENT COW (CASHONWEB)**

Patent Applicant/Inventor:

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CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR (Nationality)  
SANTOS Lucia Regina de C Marcondes dos, Estrada do Capenha, 1441 bI II  
apto 501, CEP-22743-041 Rio de Janeiro, RJ, BR, BR (Residence), BR  
(Nationality)

Legal Representative:

SANTOS Rapahel de C Marcondes dos (commercial rep.), 1219 West Farnun  
Apt. 203, Royal Oak, MI 48067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186450 A1 20011115 (WO 0186450)

Application: WO 2001BR36 20010406 (PCT/WO BR0100036)

Priority Application: BR 20003153 20000505; BR 803011 U 20000912 (BR U)

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU  
CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ  
EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL  
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO  
NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG  
US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2882

Fulltext Availability:

Detailed Description

Claims

Claim

... by:

- (a) A consumer encounters an advertisement of goods and/or services on an Internet **site** or in general **advertisement** media;
- (b) This **consumer** , , using any device connected to the Internet, opens up the vendor's **site** page where the advertised product is for sale;
- (c) The **consumer** selects the model and price of his preference, notes the price (plus tax and delivery...

...model,, or simply prints this Internet page  
if printer is available;  
(d) The vendor's **sites** are programmed to request the code of the  
**purchaser 's credit card**  
(e) All Cash On Web **consumers** will also have the Similar option to  
the way many **credit cards** function, the COW system will search for  
the value of  
the corresponding credit inside the...

...M The COW system assumes control of the operation,, interacting  
directly with the vendor's **site** ,  
(6) What I claim as my new utility model is the Prepaid Codes **Payment**  
System COW - Cash On Web in accordance with claims (1),, (2) and (3)  
characterized by:  
(a) The **consumer** is connected to the Internet and enters the  
electronic address of the page corresponding to the product for purchase;  
(b) The offer is displayed on the screen;  
(c) The **consumer** selects the desired product for purchase, notes  
relevant details about the purchase,, or prints the...

...value  
- 9 (7) What I claim as my new utility model Is the Prepaid Codes  
**Payment** System COW - Cash On Web in accordance with claims (1),, (2)f  
(3) and (6) characterized  
by:  
(a) The value of the transaction is subtracted from the **consumer 's**  
prepaid code balance;  
(b) The value of the transaction is electronically sent to who is due;  
(c) The CaW **consumer** is notified of how much remains in his/her  
COW prepaid code account for use in future transactions and;  
(d) The system notifies the COW **consumer** of the successful  
transaction suggests printing a receipt of the completed transaction  
codes (recursive codes...

...the future) (8) What I claim as my new utility model is the Prepaid  
Codes **Payment** System COW - Cash On Web in accordance with claims (1)  
and (2) characterized by:  
(a) A **consumer** is interested in merchandise/service announced on  
the Internet, or in general advertisement media;  
(b) later,, the **consumer** finds an authorized on-line Agent,, (which  
can  
be an ATM,, bill collectors or **bank** ) and purchases the amount of  
prepaid printed codes or the amount of equivalent credits larger...

...phone. 10 (9) What I claim as my new utility model is the Prepaid Codes  
**Payment** System COW - Cash On Web in accordance with claims (1) and (2)  
characterized by:  
(a) A **consumer** shows interest in goods or services announced on the  
Internet or in general media advertisements;  
(b) later,, the **consumer** finds an authorized on-line Agent,, (which can  
be an ATM,, bill collector or **bank** ) and purchases a quantity of COW  
prepaid printed codes or an amount of equivalent credits...

...to the value of  
the chosen product to be purchased over the Internet. Alternatively, the

**consumer** may simply order the Electronic Voucher with desired Cow Prepaid Codes value over the phone...

...Take., as an example,,  
a side order (home delivery) from a pizza restaurant;  
(c) the **consumer** enters the CashOnWeb ( **web** ) **page** , types the prepaid code,, and completes the purchase, Alternatively,, the on-line Agent (if qualified...  
...s request, (10) What I claim as my new utility model is the Prepaid Codes **Payment** System COW - Cash On Web in accordance with claims (1),,  
(2) characterized by instant Cash **Money** remittance between On-line prepaid COW codes Authorized agents:  
(a)The **customer** consults the CashOnWeb authorized Agents listings (at Cash On Web internet page) on each geographical...  
...and search for the closest agent from the person that will receive the remitttoogqe, The **customer** introduces the prepaid codes into the CashOnWeb  
Intqrr\*9A(section)b".fbr remittances@  
(c) plus the value of the **transfer** tax, included, In the same operation, the **sender** informs the agent code, the name and ID number,, of the person able to receive the **money** , On this moment, the CashOnWeb system will create and display a **unique** password to say over the phone to the per-son who the **money** is going. This **way** , the Agent who will **pay** the remittance,, will have a double check way before make the **payment** ,, when the receiver appear claiming the remittance,  
(11) What I claim as my new utility model is the Prepaid Codes **Payment** System COW - Cash On Web in accordance with claims (1), (2), (3), (4),

17/3,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846401 \*\*Image available\*\*

**METHOD FOR PRODUCING IDENTIFICATION CODE, AND METHOD AND SYSTEM FOR GIVING ELECTRONIC NOTICE SERVICE AND ELECTRONIC METER READING SERVICE BY USING THE SAME**

**PROCEDE POUR LA PRODUCTION D'UN CODE D'IDENTIFICATION ET PROCEDE ET SYSTEME DE SERVICE POUR LA DISTRIBUTION D'AVIS ELECTRONIQUES ET SERVICE DE LECTURE ELECTRONIQUE D'APPAREILS DE MESURE LES UTILISANT**

Patent Applicant/Assignee:

AMASKOREA CO LTD, 5F. Doekseung bldg., 453-23, Bangbae-dong, Seocho-gu, Seoul 137-060, KR, KR (Residence), KR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEE Koo Yeon, OyoJin Apt. 206-1001, 1345-1, Sadong, Anshan-shi, Kyonggi-do 425-170, KR, KR (Residence), KR (Nationality), (Designated only for: US)

Legal Representative:

KIM Yong In (et al) (agent), 15th Floor Yo Sam Building, 648-23, Yeoksam-Dong, Kangnam-ku, Seoul 135-080, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180112 A1 20011025 (WO 0180112)

Application: WO 2001KR644 20010418 (PCT/WO KR0100644)  
Priority Application: KR 200020400 20000418; KR 200020399 20000418; KR  
200035652 20000627; KR 200039361 20000710

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14541

Fulltext Availability:

Detailed Description

Detailed Description

... sure of the particulars of charge notice on a users computer 20 by the  
user ( **receiver** ) will be explained. A case will be explained, when the  
host server 10 writes up...

...mail by using a - 26 decrYption key produced in the authentication  
negotiation. Then, wllten the **receiver** drives mail reception software  
built in the user computer 20, various mail lists are displayed...

...various mail lists, to display the electronic notice of the selected  
list, on which the **receiver** can make sure of the particulars of charge  
notice (S20, S21). lf the **login** is made in the ID of the household  
head, charge notices even for the household members can view, and. if the  
**login** is made in the ID of the household member, charge notices only  
for the member...

...particulars. For making sure of the charge notice and paying the charged  
wnount, the user ( **receiver** ) requests a banking facility to fix a type  
of charge settlement in advance (S22). The types of charge settlement the  
user ( **receiver** ) takes may be account transfer, Intemet banking, giro  
system, and credit card **payment** . The **receiver** selects one from these  
to fix the type of charge **settlement** with the banking facility,  
information on which is stored in the **client** managing data base 14 by  
the host server 10 in membership registration. lf the type of charge  
**settlement** is account **transfer** , a required amount of **money** is  
**transferred** . from a **bank** account in the banking facility to a **bank**  
account of the notice issuer as a **payment** , when no electronic receipt  
is required. If the type of charge **settlement** is Intemet banking, the  
setuement is made by means of scheduled **payment** or spot **payment** under  
a condition the **receiver** fixes the type of **payment** with the **bank** in  
advance, when the **bank** informs particulars of reception to the host  
server 1 0 to store in the third. data base 13. lf the type of charge  
**settlement** is a giro system, a required  
amount of **money** is **paid** by **means** of giro issued from Korea  
Financial

Telecommunications and. Clearing Institute, and, if the type of charge

settlement is the credit card payment , a required wnount of money is paid as the receiver pays the amount to a credit card company of the receiver . Of the various types of charge - 27 setuement, in a case the particulars of reception...

17/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00831853 \*\*Image available\*\*

USE OF INTERNET SITE AS A REGISTRY FOR RESULTS OF MEDICAL TESTS

UTILISATION DE SITE INTERNET COMME SITE D'ENREGISTREMENT DE RESULTATS DE TESTS MEDICAUX

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200165443 A1 20010907 (WO 0165443)

Application: WO 2001US5662 20010223 (PCT/WO US0105662)

Priority Application: US 2000185562 20000228; US 2000566530 20000508

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12730

Fulltext Availability:

Detailed Description

Claims

Claim

... are not associated with verification of the subscriber's identity. In this case, the registry **site** will simply provide a repository for such data, creating a historical database of medical test...

...verified. However, the primary purpose of the service provided to the subscriber by the registry **site** is to **enable** proof of a medical condition to be presented to a prospective sexual partner of the...

...tests that were performed on the subscriber by a testing laboratory affiliated with the registry **site** . The subscriber's personal information is securely accessible only by authorized parties via an **Internet** or **other** electronic communication connection. Results of a medical test and **other** personal data of the subscriber can be accessed and displayed to the subscriber or to any **other** party who has

previously been authorized by the subscriber to have access to data of the subscriber by entering a correct **user** name (and/or a **customer** ID number (ID) assigned to the subscriber) and the correct password. The subscriber will choose or be assigned a **unique** password, and will choose or be assigned a **unique** guest password and/or guest ID number for each specific **other** party authorized by the subscriber to access a selected portion of the subscriber's personal...

...access rights that limit the specific data of the subscriber that can be accessed by **another** party, based upon the password and/or guest ID number entered by the **other** party, which the subscriber will provide to the **other** party. A guest permission may optionally be valid for a single use only. Once a...

...for that guest or anyone else not so authorized to access the information on the **web site**. Data maintained by the registry **site** will include personal identification information for each subscriber, a record of the types of medical...

...subscriber, a test date, and test results, all of which will be associated with the **customer** ID originally assigned to the **consumer**. This information will be delivered in a format that is appropriate for display on a variety of **different** types of **Internet** or electronic communication access instruments.

In FIGURE 1, a system diagram illustrates various components of a preferred system for implementing the present invention, including maintenance of data at the registry **site**, and providing access of that data by a subscriber (or by **another** party authorized by the subscriber). Currently, it is likely that, in most cases, a subscriber will connect to the registry **site** using a personal computer (PC) on which a browser program is executed. Examples of...

**17/3,K/11 (Item 9 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00826119 \*\*Image available\*\*

**DATA PROCESSING SYSTEM FOR CONDUCTING A MODIFIED ON-LINE AUCTION**

**SYSTEME DE TRAITEMENT DE DONNEES UTILE POUR REALISER UNE VENTE AUX ENCHERES EN-LIGNE MODIFIEE**

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200159658 A1 20010816 (WO 0159658)

Application: WO 2001US3935 20010207 (PCT/WO US0103935)

Priority Application: US 2000180947 20000208; US 2000545562 20000407

Designated States:

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17355

Fulltext Availability:

Detailed Description

Claims

Claim

... the pages discussed above with respect to Figure 8. In one embodiment, the user 5 **pays** for the rights to bid **via a credit card** transaction. In step 364, the **bidder** 's password is verified and the **bidder** 's **credit card payment** information is displayed. In step 366, the **bidder** is given the option to change the **payment** information. If the payment information has not changed then, in step 368, the user pays for the rights to bid by completing the transaction...

...to bid is equal to or greater than the minimum price. In one embodiment, the **process** of Figure 9 will be limited in time so that if at certain predetermined time...

...Figure 9 will automatically terminate. Note, in step 362, if it is determined that the **bidder** is new, then the method of Figure 9 loops to step 376. In step 376, computer system 10 receives and stores new **bidder** information. This new information is stored in record 180 of **user** data 46. In step 366, if the **user** decides to change the **payment** data then, in step 380, new **payment** data can be entered into and received by computer system 10. That new **payment** data is stored in field 190 of record 180. Figure 10 is a flow chart...

...400, computer system 10 receives a bid. The bid includes the name of the **bidder** , an identification of the item, an identification of the auction and an amount. In step 402, computer system 10 verifies the **bidder** . That is, when a **bidder** places a bid, the **bidder** is required to enter a **user** name and password. In step 402, computer system 10 verifies that the **bidder** exists in **user** data 46. Step 402 also includes determining whether the **bidder** making the bid purchased rights to bid for this particular auction. This is done by...

17/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00785180 \*\*Image available\*\*

WEB-BASED SYSTEM TO FACILITATE PURCHASE, PICK-UP, AND DELIVERY OF, AND  
ESCROW AND PAYMENT FOR, MERCHANDISE

SYSTEME CYBERNETIQUE DESTINE A FACILITER L'ACHAT, LA REMISE, ET LA  
LIVRAISON DE MARCHANDISES, ET DEPOT DE TITRES ET PAIEMENT DE CELLES-CI



Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200118712 A1 20010315 (WO 0118712)

Application: WO 2000US24592 20000908 (PCT/WO US0024592)

Priority Application: US 99393730 19990910; US 2000393730 20000905; US  
2000657309 20000907

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11718

Fulltext Availability:

Detailed Description

Detailed Description

... are released to the entitled parties using, for example, automated  
NACHA electronic fund transfer files **through** the transaction  
**settlement** network 150 (functions 250 **through** 256). The interested  
parties receiving payment may include, in addition to the seller, the  
operator...

...payment may be made to a third party net revenue transaction  
participant, such as an **auction site**, from which the parties  
initiated their transaction, and/or **other** referral sources. Details of  
the transaction may be recorded in the transaction database 116 (function  
...

## 17/3,K/16 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00774564 \*\*Image available\*\*

**INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART  
CARD**

**SYSTEME DE PAIEMENT, D'AUTHENTIFICATION ET DE CHARGEMENT PAR INTERNET AU  
MOYEN D'UNE CARTE A PUCE VIRTUELLE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108113 A1 20010201 (WO 0108113)  
Application: WO 2000US19984 20000721 (PCT/WO US0019984)  
Priority Application: US 99359083 19990722

Designated States:

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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23634

Fulltext Availability:

Detailed Description  
Claims

Claim

... rendered or delivered from the merchant at a later date. In step 518  
the merchant, **via** a clearing and **settlement** system, receives **payment**  
to its **bank** account for the goods and/or services rendered by way of  
information collected from the **payment** server. In one embodiment of the  
invention, an existing clearing and **settlement** system is used, as well  
as an existing methodology for transferring information from a security  
...

...back end" allows the present invention to be implemented more quickly  
and less expensively.

DETAILED **PAYMENT** TRANSACTION FLOW

FIG. 5 illustrates a detailed embodiment of **Internet payment** and  
loading  
system 250 having **client** terminal 204, **payment** server 206, **merchant**  
server 208 and **online** purchase and load (OPAL) server 260. A security  
card 218 inside terminal 214 is in communication with **payment** server  
206. Not shown for simplicity in this figure are **other** elements of the  
system shown in FIGS. 3 and 4. One embodiment of a technique by which a  
financial transaction may be completed over the **Internet** using a  
virtual smart card will now be described using the flowchart of FIGS. I  
...

...Draw request", "Debit IEP", "Debit response", and "Debit result" used below.

22

Initially, a suitable **web** browser of **client** terminal 204 is used by the **user** to access a **merchant** server **web site** as indicated at 302. In step 602, the **user** selects goods and/or services from the **merchant site** and indicates to the **site** that the **user** wishes to purchase these items using a virtual smart card as indicated at 304. In step 604 the **merchant** server receives this request for a virtual card transaction.

In step 606 the **merchant** server builds an HTML page that includes the following parameters: the total cost of the transaction as determined by the **merchant** server; the type of currency being used; the port and IP address of the **payment** server; a **unique** transaction identifier used by both the **payment** server and the **merchant** server to track a transaction; and a **unique merchant** identifier assigned to the **merchant** by the acquirer and known to the **payment** server. **Other** information may also be included such as the currency's exponent, a status URL address of the **merchant** server used for communication from the **client** terminal, and a **merchant** server generated key and **other** security information to ensure the identity of the **merchant** server and the integrity of the message. **Other process** related information such as software release level, encryption methodology and keys may also be conveyed. Once this page has been built, the page is sent 306 to the requesting **client** browser and triggers the loading of a **client** terminal module (in this example a Java applet) in the **client** terminal. Some browsers may not allow an applet to invoke a dynamic link library (DLL) due to security reasons. In an embodiment of the present invention, the **client** terminal applet along with any DLLs needed are preloaded on the **client** terminal. Then, the **merchant** server is allowed to invoke the **client** terminal applet and DLLs dynamically to circumvent this security precaution. In an alternative embodiment, the **client** applet is signed to ensure its authenticity and integrity. The **client** terminal module 290 then displays a screen containing the amount provided by the **merchant** and requests that the **user** authorize the amount by entering their **user** identifier (which preferably is masked on screen) and password. Once entered, **client** terminal module 290 routes the purchase request 307 (including purchase parameters from the **merchant** server, **user** identifier and password) to OPAL server 260. OPAL server 260 then validates the **user** identifier and password with **user** verification module 262.

## 17/3,K/17 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 \*\*Image available\*\*

**METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT**

**PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS**

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BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC, Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)  
Application: WO 2000US16669 20000616 (PCT/WO US0016669)  
Priority Application: US 99140039 19990618; US 99370949 19990809; US 2000578395 20000525

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Fulltext Availability:

Detailed Description  
Claims

Claim

... or service(s) that the buyer purchased are delivered 2380.  
If the seller is an **auction Web site**, the authorization 2340 sent by the commerce gateway 52 to the seller server 51 includes information such as a **buyer** account identification, a seller identification, a seller sale offering, a **buyer** authentication, a seller authentication, and a master identification, i.e., identification of the commerce gateway...

...date/time that is used to signal the shorter of the maximum times that the **buyer** and the seller are willing to "reserve" **funds** associated with this transaction. If the transaction, i.e., **settlement** request ...commerce gateway 52 before the expiration date/time of the transaction, the products and/or **funds** will be released back to their owners. At a later time, once the **buyer** has committed to the purchase, the **buyer** releases an authorization to the provider of the commerce gateway 52 knowing that the seller has proven ability to ship the products on demand without delay. This initiates the actual **settlement** of **funds** and triggers **payment** to the seller in the next **settlement**

batch, without any further interaction with the seller. This **payment** method supports **buyer** -initiated, pre-approved purchases with expiration date/time, such as auction and gift-certificate purchases. It will be appreciated that FIGURE 23 illustrates **processing** of a valid purchase transaction. If there is an error at any time during the **processing**, e.g., **buyer** is not authorized because he or she is not a registered **buyer**, has exceeded his or her spending limit, etc., **processing** will terminate after an appropriate error response has been returned to the **buyer** computer 50 for display to the **buyer** via the Web browser 64.

#### **Settlement** Transaction

When a seller establishes a seller account, a contract is formed defining the relationship...

- ...the seller and the commerce gateway provider. That contract defines the terms, such as when **payments** will be funded and what fee shall be given to the commerce gateway provider. The...
- ...fee or a percentage fee based on the amount of a transaction. The logic for **settlement** transactions for a virtual **payment** account is similar to the logic used I 0 for **processing** standard **credit card** **settlement** transactions. After the seller ships the product, the seller sends a **settlement** transaction to the commerce gateway 52 as shown in FIGURE 24. It will be appreciated...
- ...the seller server 51 can be performed by the commerce engine component 75, or some **other** component, for example, a Web browser (not shown) residing on the seller server 51...
- ...illustrates the logic implemented by seller server 51 when the seller wishes to perform a **settlement** transaction. The logic begins in a block 530 and proceeds to a block 532 where...
- ...gateway 52 is established, using the same logic shown and described with reference to the **buyer** in block 222 of FIGURE 12. The logic then proceeds to a block 534 where the seller authenticator **process** is run. The seller authenticator **process** is similar to the **buyer** authenticator **process** shown in FIGURE 13 and described above. Next, in a decision block 536 a test...
- ...The logic of FIGURE 24 then ends in a block 548. If the seller authenticator **process** is successful, the logic proceeds from decision block 536 to a block 544 where a **settlement** request is sent to the transaction server 84 on the commerce gateway 52. As shown and described in FIGURE 25, the transaction server 84 forwards the request to the credit **processing** server adapter 86, which in turn forwards the transaction request to the appropriate credit **processing** sub-system. In the case of a **settlement** transaction request, the **payment processing** sub-system 95 **processes** the transaction. The **payment processing** sub-system forwards the **settlement** request to the financial institution 59. The financial institution **funds** the transactions into the commerce gateway provider's account. The commerce gateway provider takes its...
- ...financial institution 59 waits for their billing cycle, e.g., monthly, and then charges the **buyers** for their purchases plus interest charges. The financial institution waits for the **buyer payments**. If the **buyer** does not pay, standard late **payment processing**, such as late

notices, finance charges, etc. is performed. The logic of FIGURE 25 begins in a block 2505 and proceeds to a block 2510 where the **settlement** request is received, The origin or source of the **settlement** I 0 request as well as the context, i.e., date and time, of the...

...to a decision block 2520 where a test is made to determine whether the requested **settlement** is permissible. A variety of factors can be considered in making the determination of whether a requested **settlement** is permissible. Some factors might include a **settlement** request for a transaction that did not have a purchase confirmation from a **buyer**, that had a purchase confirmation from a **buyer** whose account did not hold sufficient **funds**, for an auction **settlement** whose time had expired or whose credentials were no longer valid. It will be appreciated that yet **other** factors may cause a **settlement** transaction to be impermissible. If the transaction is not permissible, the logic proceeds to a block 2560 where an impermissible **settlement** request message is sent to the requester, i.e., the seller, in this case. If...

### \*\*\*Subject search – Non-Patent Literature, Non Full-Text

```
? show files;ds
File 2:INSPEC 1898-2008/Jun W4
      (c) 2008 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2008/Nov
      (c) 2008 ProQuest Info&Learning
File 65:Inside Conferences 1993-2008/Jul 22
      (c) 2008 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Jun
      (c) 2008 The HW Wilson Co.
File 144:Pascal 1973-2008/Jul W2
      (c) 2008 INIST/CNRS
File 474:New York Times Abs 1969-2008/Jul 22
      (c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Jul 22
      (c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
      (c) 2002 The Gale Group
File 256:TecInfoSource 82-2008/Nov
      (c) 2008 Info.Sources Inc
File 139:EconLit 1969-2008/Jul
      (c) 2008 American Economic Association
```

Set	Items	Description
S1	42483	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	6659	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONLINE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3	40	(S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR PAYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETAILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LOGON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4	90646	(PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCESS??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL???)
S5	564088	(SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR APART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6	15898	(PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR PER)
S7	2972	(PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6
S8	297	S7 AND S4
S9	9462	S4 AND S5
S10	51	S1 AND S8 AND S9

S11 51 RD (unique items)  
 S12 1163 S5 AND S6  
 S13 63 S8 AND S12  
 S14 0 S13 AND S3  
 S15 410 S7 AND S12  
 S16 222 S15 AND S1  
 S17 109 S9 AND S2  
 S18 4 S17 AND S7  
 S19 51 S11 OR S18  
 S20 48 S19 NOT PY>2002  
 S21 262425 (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-  
 ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE) (15N) (S2  
 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WE-  
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 (DEBIT OR CREDIT) () CARD? ?) (15N) (HANDL??? OR ENABL??? OR PROC-  
 ESS??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WE-  
 BSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL-  
 ???)  
 S23 2237 S21 AND S22  
 S24 23 S23 AND S7  
 S25 23 RD S24 (unique items)  
 S26 22 S25 NOT PY>2002

**26/5/1 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC

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07175062 INSPEC Abstract Number: C1999-04-7210N-014

**Title: Detecting hit shaving in click-through payment schemes**

Author(s): Reiter, M.K.; Anupam, V.; Mayer, A.

Author Affiliation: AT&T Labs. Res., Florham Park, NJ, USA

Conference Title: Proceedings of the 3rd USENIX Workshop on Electronic  
Commerce p.155-66

Publisher: USENIX Assoc, Berkeley, CA, USA

Publication Date: 1998 Country of Publication: USA 242 pp.

ISBN: 1 880446 97 9 Material Identity Number: XX-1998-02291

Conference Title: Proceedings of 3rd USENIX Workshop on Electronic  
Commerce

Conference Date: 31 Aug.-3 Sept. 1998 Conference Location: Boston, MA,  
USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: A Web **user** "clicks through" one **Web site**, the referrer, to **another Web site**, the target, if the **user** follows a hypertext link to the target's **site** contained in a Web page served from the referrer's **site**. Numerous click-through **payment** programs have been established on the Web, by which (the Webmaster of) a target **site** pays a referrer **site** for each click through that referrer to the target. However, typically the referrer has no ability to verify that it is **paid** for every click- **through** to the target for which it is responsible. Thus, targets can undetectably omit to pay referrers for some number of click-throughs, a practice called hit shaving. We explore simple and immediately useful approaches to enable referrers to monitor the number of click-throughs for which they should be paid. (10 Refs)



Subfile: C

Descriptors: computer network management; DP management; electronic commerce; financial data processing; hypermedia; Internet

Identifiers: hit shaving; click-through payment schemes; Web user; Web site; referrer; hypertext link; Web page; Webmaster; target site; referrer site

Class Codes: C7210N (Information networks); C6130M (Multimedia); C7120 (Financial computing); C0310 (EDP management)

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**26/5/2 (Item 2 from file: 2)**

DIALOG(R)File 2:INSPEC

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05858945 INSPEC Abstract Number: B9502-6210-017

**Title:** Payment **-the key** enabler **for superhighway services**

Author(s): Birch, D.G.W.; Shaw, I.J.

Conference Title: IEE Colloquium on 'High Speed Access Technology and Services, Including Video-on-Demand' (Digest No.1994/192) p.10/1-10

Publisher: IEE, London, UK

Publication Date: 1994 Country of Publication: UK 106 pp.

Conference Title: IEE Colloquium on 'High Speed Access Technology and Services, Including Video-on-Demand' (Digest No.1994/192)

Conference Sponsor: IEE

Conference Date: 19 Oct. 1994 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); General, Review (G)

Abstract: Initial discussion, comments and "hype" about the information superhighway-or as we Europeans call it, the "infobahn"-has tended to focus on the highway as a means for delivering services (such as 500 channel television or telephony) rather than as a medium for business. In recent times, however, the more commercial aspects have been explored and a new view of the infobahn is emerging-the "downloading software-uploading money" model-which is more general purpose. As many industry commentators have observed, all of the technology for downloading software (such as video servers, video-on-demand access boxes and so forth) is well under way. The real barrier to further commercial development is the technology for uploading money. For services such as video-on-demand and **pay - per** -view (or **pay - per** -play) to develop, there is a requirement for general purpose digital cash: a replacement for notes and coins with the additional functionality of supporting cash transactions over networks. Even a year ago, this may have been far-fetched but with the announcement of the first such scheme in the UK, businesses can begin to develop real strategies for shifting **customer** -supplier cash-based transactions into cyberspace. This paper draws on some of Hyperion's recent experience in helping to develop the Mondex digital cash scheme-and **other** projects ranging from the re-engineering of **bank** branch **businesses** to developing **process** models for telecommunications services-to demonstrate the radical changes that digital cash will cause in infobahn-based businesses. (8 Refs)

Subfile: B

Descriptors: cable television; interactive television; smart cards; telecommunication networks

Identifiers: payment; information superhighway; infobahn; 500 channel television; telephony; downloading software; video servers; video-on-demand access boxes; commercial development; uploading money; pay-per-view; digital cash; cash transactions; Hyperion; Mondex digital cash scheme; bank

branch businesses; process models; telecommunications services; cybermoney  
Class Codes: B6210 (Telecommunication applications); B6430D (CATV and  
wired systems)  
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**26/5/3 (Item 3 from file: 2)**

DIALOG(R)File 2:INSPEC

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04382946 INSPEC Abstract Number: D89001460

**Title: Boosting efficiency in the back office (dealing rooms)**

Journal: Banking World vol.7, no.3 p.43-4

Publication Date: March 1989 Country of Publication: UK

CODEN: BAWOEX ISSN: 0737-6413

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: For international trading operations, some firms are turning to bureaux. Shearson Lehman's London operation has signed up with Electronic Data Systems (EDS) to use the TradePro back office system which will run off- **site** at an EDS processing centre. **Another** TradePro **customer** is James Capel's Tokyo office. TradePro effectively offers an international 'third party' back office for **processing** deals through multi-currency accounting systems; it also provides automated links to **settlement** and regulatory bodies. The International Stock Exchange in London has launched Sequal, an international settlement system, which it is hoping to sell to banks and brokers who operate in the global market-place. Sequal is a trade confirmation service, which is being designed by Logica. The Stock Exchange will run the service 24 hours a day on four Tandem VLX processors; **customers** will log in deals (and track the progress of securities as they go **through** the **settlement process**) on IBM PS/2 micro-computers. There will also be the opportunity of direct connections to subscribers' mainframes. Communications will be through international packet switching networks. (0 Refs)

Subfile: D

Descriptors: securities trading

Identifiers: dealing rooms; international trading; TradePro back office system; International Stock Exchange; Sequal; international settlement system; trade confirmation service; Logica; securities

Class Codes: D2050F (Financial markets)

**26/5/4 (Item 4 from file: 2)**

DIALOG(R)File 2:INSPEC

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04234939 INSPEC Abstract Number: C88058860, D88002606

**Title: Auditing bank's automated teller machines**

Author(s): Sriram, R.S.

Journal: EDP Auditor Journal vol.3 p.43-7

Publication Date: 1988 Country of Publication: USA

CODEN: EAJOEZ ISSN: 0885-0445

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Electronic **funds transfer** (EFT) system is one of those complex **payment** mechanism used by banks that is dependent on the use of electronics and a computer based network. One of the major functional areas

of EFT systems is the Automated Teller Machines (ATMs). ATMs are used by banks' **customers** to deposit, withdraw, transfer between accounts, **pay** bills and make account enquiries, **through** remote banking terminals. The use of ATMs has produced several advantages to the bankers, the **business** community, and **other consumers**. But, it has also opened opportunities for misuse, manipulation and embezzlement, access to private information concerning banks' **customers** and absence of a visible audit trail for the auditors who audit such systems. Audit considerations and internal controls pertaining to ATMs must be considered. (10 Refs)

Subfile: C D

Descriptors: auditing; automatic teller machines

Identifiers: auditing; automated teller machines; EFT systems; remote banking terminals; bankers; misuse; manipulation; embezzlement; private information; audit trail; internal controls

Class Codes: C7120 (Finance); D1060 (Security); D2050B (Accounting); D2050E (Banking)

**26/5/5 (Item 5 from file: 2)**

DIALOG(R)File 2:INSPEC

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03505385 INSPEC Abstract Number: C85042325, D85002376

**Title: Increasing turnover at the petrol forecourt (EFTPOS)**

Author(s): Holton, H.P.

Journal: Communications vol.2, no.7 p.30-2

Publication Date: July 1985 Country of Publication: UK

CODEN: CMMNE7 ISSN: 0266-8009

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: According to the English and Scottish banks Electronic **Funds Transfer** at Point of Sale (EFTPOS) 'will be a major new **payment** service provided by banks and financial institutions for the retail market in the UK and for their **customers**'. This service, the banks point out, 'will give the shopping public wider choice through an additional, faster and more convenient **way** of **paying**'. One major British company-BP Oil Limited-has been operating just such a service for something like two years in Scotland, initially at three filling stations in Aberdeen and then through a network of 23 **other sites**. So successful has this been that, within the next two years, the **company** aims to extend its one-second-purchase scheme-called Counterplus-to as many petrol stations throughout the UK as are deemed suitable. In Scotland, Counterplus is operated by the Clydesdale Bank on various BP forecourts. It is the first system in the UK that has the POS linked directly and instantaneously to a bank. The point of sale terminal and **customer** keypad are on the cashier's counter inside the shop. Using suitably encoded plastic cards, **customers** pay for their goods by having the cashier pass the card through a 'wipe' and entering their PIN code (Personal Identification Number) on the keypad. The price of the sale is then automatically and instantaneously debited from the **customer**'s account. (0 Refs)

Subfile: C D

Descriptors: EFTS; petroleum industry; point of sale systems

Identifiers: EFTPOS; petrol forecourt; Electronic **Funds Transfer** at Point of Sale; payment service; retail market; UK; BP Oil Limited; Scotland; Aberdeen; Counterplus; petrol stations; Clydesdale Bank; point of sale terminal; customer keypad; plastic cards; PIN code

Class Codes: C7120 (Finance); C7180 (Retailing and distribution); D2050

(Financial applications); D2140 (Marketing, retailing and distribution)

**26/5/6 (Item 1 from file: 35)**

DIALOG(R)File 35:Dissertation Abs Online

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01232210 ORDER NO: AAD92-23921

**"WE WANT OUR MONEY BACK." THE STORY OF THE NATIONAL FARMERS PROCESS TAX RECOVERY ASSOCIATION (FARM ORGANIZATIONS, IOWA, TAXATION, PROTESTS)**

Author: CHOATE, JEAN MARIE

Degree: PH.D.

Year: 1992

Corporate Source/Institution: IOWA STATE UNIVERSITY (0097)

Supervisor: GEORGE T. MCJIMSEY

Source: VOLUME 53/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 919. 294 PAGES

Descriptors: HISTORY, MODERN; HISTORY, UNITED STATES; ECONOMICS, AGRICULTURAL

Descriptor Codes: 0582; 0337; 0503

A small group of farmers met in Des Moines, Iowa, in March of 1936 to form the National Farmers Process Tax Recovery Association. They were attempting to recover for the farmers the hog processing tax of the Agricultural Adjustment Act which had just been declared unconstitutional by the Supreme Court. The NFPTRA leaders claimed that the meat packers had passed the processing taxes on to the farmers **through paying** lower prices for their hogs. Milo Reno, a noted leader of the Iowa Farmers Union and president of the Farm Holiday movement, suggested the formation of the group and recruited some of its leaders. **Other** leaders of the group were Donald Van Vleet, hog **buyer** and **business** editor of a farmers journal, A. J. Johnson, president of the Iowa Farmers Union, and Edward E. Kennedy, farm lobbyist. The group spread into surrounding states in the Middle West and received additional members through a campaign waged by D. B. Gurney, president of Gurney's Seed Company in South Dakota.

The NFPTRA first sought to achieve return of the tax through the Internal Revenue System. When this attempt failed, the group then attempted to secure passage of a bill refunding the hog processing tax to the farmers. With the help of Congressman William Lemke and lobbyist Edward E. Kennedy, bills were drawn up, discussed in committees, and voted down in either the House or the Senate. The bill was not supported by the leaders of the National Farmers Union. The U.S. Department of Agriculture opposed the NFPTRA bills. By the early 1940s the organization had lost several of its leaders and many of its members. Financial support was dwindling as its members' attention was increasingly turned in other directions. Recovery of the hog processing tax was also hindered by national preoccupation with the events of World War II.

**26/5/7 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09848368

Avex, eBank Join Forces In Online Payment For Music

Japan: New payment option for Avex

Nikkei Net Interactive (ATM) 14 Aug 2002

Language: ENGLISH

**Apart** from paying by **credit cards**, Internet **users** who download music from Japanese Avex Inc's **website** will be able to pay their downloads directly from their eBank Corp's accounts. Towards this, Avex will refund 20% to **buyers** who **pay** for their purchases at Avex **via** eBank, lasts until 30 September 2002. In addition, eBank will give a refund up to five songs purchased via Avex websites for those open their accounts with eBank before 31 August 2002.

COMPANY: AVEX; EBANK; INTERNET

PRODUCT: Records & Tapes (3652);  
EVENT: Marketing Procedures (24);  
COUNTRY: Japan (9JPN);

**26/5/8 (Item 2 from file: 583)**

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09620587

The Times to increase paid-for content

UK: The Times to increase paid premium services  
Revolution (UCT) 15 Oct 2001 Online  
Language: ENGLISH

From mid-November, the **web sites** of The Times and The Sunday Times will carry content from each **other**'s printed editions and feature more premium services, including an archive which will be subscription based. Publisher at Times Group Digital, Katie Vanneck, states that she does not believe that content should be free and adds that The Times Crossword Club, for which members **pay** GBt10 **per** annum for online access to The Times crossword, has kept 13% of its former **users**, when only 10% were expected to pay for the subscription service. She said that 99% of the **site** is still free. The Times Newspapers has also launched a **money** directory, in conjunction with find.co.uk, the online financial services directory, which will also be available on both The Times and The Sunday Times web sites.

COMPANY: THE TIMES NEWSPAPERS; TIMES GROUP DIGITAL

EVENT: Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

**26/5/9 (Item 3 from file: 583)**

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09442084

Poste, via al pagamento di bollette e canone Rai attraverso il sito I\

ITALY: POSTE'S SERVICE TO PAY BILLS ON-LINE  
Il Sole 24 Ore (ISO) 14 Jan 2001 p.5  
Language: ITALIAN

Italian State-owned mail delivery operator Poste has launched an on-line **payment** service named 'Bollettino' available in its **site** www.poste.it.

It is addressed to owners of a postal current account in possession of a Marstercard of Visa card. **Users** must register in the site in order to be able to use such service, **through** which they can **pay** canon to watch Rai's TV channels, and bills of utilities group Acea, gas operator Italgas, electricity operator Enel, pay TV operator Tele+, and telecoms operators Tim, Telecom Italia, Wind, Infostrada and Tiscali. Price of service per bill amounts to L 400. Poste's **site** includes **other** services as 'Dovequando' (information about situation of deliveries), 'Telegramma' (telegrams paid with **credit card**), 'Interposta' (hybrid Internet-mail delivery for messages), and 'Cerca Cap e Ufficio Postale' (information about postal account). \*

COMPANY: TISCALI; INFOSTRADA; WIND; TELECOM ITALIA; TIM; TELE+; ENEL;  
ITALGAS; ACEA; RAI; MARSTERCARD; VISA; POSTE

PRODUCT: Financial Services (6000); Electronic Point of Sale Systems ( 3573EP); Electronic Banking Svcs (6005); Mail & Express Services (4310);  
EVENT: Product Design & Development (33);  
COUNTRY: Italy (4ITA);

**26/5/10 (Item 4 from file: 583)**

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09133216

Banks expand net bill-payment

AUSTRALIA: NEW SERVICE VIA BPAY

The Australian Financial Review (AFR) 15 Jul 1999 p.29

Language: ENGLISH

Bpay, the electronic payments service managed by the banks in Australia, will launch a new service that permits **customers** to receive and pay all their bills on a single website. It is looking for potential technology partners in the new venture. **Users** will only need to go to a central registry and choose the bills that they want to receive electronically. The Electronic Presentment and Payment (EBPP) system will inform the utilities or **other** companies of the requests. **Users** will then set up a secure **site** for the received bills and **pay up via** the **website** or authorise automatic **payment** of bills below a certain amount. The EBPP **site** will also act as a secure online 'safe' for **users** to keep important documents such as wills, digital signature information, or data files.

PRODUCT: Banking Institutions (6010);  
EVENT: Product Design & Development (33);  
COUNTRY: Australia (9AUS);

**26/5/11 (Item 5 from file: 583)**

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06619848

Stockbroking: E-trading places

US: INVESTMENT ON THE INTERNET RISES

Economist (ET) 25 Apr-May 01 1998 p.103/106

Language: ENGLISH

There are presently more than 70 online brokerages in the US. This high number can be attributed to the fact that there were 3.3mn US citizens who used the Internet for investment purposes in 1997. Trade on the Internet accounted for one-fifth of all retail trades in the US and increased by 181% to reach 26mn in 1997. Can this level be maintained though - fears are arising that suggest no, unless brokerages which provide online trading also enter into **other** aspects of the personal finance **business**. Much of the income which brokers receive comes from Wall Street companies who **pay** to get business sent their **way**. This source of income looks set to decline now that new rules have been introduced by the Securities and Exchange Commission. One of the attractions of online trading is the fact that it is cheap with **customers** paying an average of US\$ 20 for every transaction. This looks set to change as brokers move to offer even cheaper trading. One way of introducing this is through the launch of a web **site** called Destination E\*Trade. It will offer research, and personal financial services such as bill **payments**. One of the main threats to online trading is banks; the Internet could help them to gain **customers** without losing any brokering business because they have none established. They can also offer products which can be offered alongside share trading.

COMPANY: SECURITIES & EXCHANGE COMMISSION

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640);

EVENT: General Management Services (26); Marketing Procedures (24);

COUNTRY: United States (1USA);

**26/5/12 (Item 6 from file: 583)**

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06076339

Electricity dispute over GBP 14m bungle

UK: ENERGY USERS ANGERED BY ELECTRICITY BUNGL

Daily Telegraph (DT) 16 Nov 1994 p.25

Language: ENGLISH

The competitive freedom enjoyed by 12,000 **companies** to seek **different** electricity suppliers has resulted in chaos, with **customers** facing a GBP 14mn bill as a result of metering and settlement failures. The competitive threshold was lowered in April from one megawatt to 100,000 kilowatts. The Electricity Pool, the wholesale operator of the power market, is believed to be debating on how to charge for extra costs as a result of defective metering and the collection of data. According to the Major Energy **Users** ' Council bills have been inaccurate and meters have been installed incorrectly. **Users** are concerned that the electricity industry may seek to raise the **settlement** charge **per site** to GBP 350 from GBP 200 next year, and there have been claims that the electricity companies are seeking to increase the charge to GBP 630.

PRODUCT: Electric Utilities (4910);

EVENT: Commodity & Service Prices (72); Marketing Procedures (24);

COUNTRY: United Kingdom (4UK);

26/5/13 (Item 1 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
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02783862 DOCUMENT TYPE: Company

**MIVA Inc (783862)**

5220 Summerlin Commons Blvd #500  
Fort Myers, FL 33907 United States  
TELEPHONE: (239) 454-6988  
FAX: (239) 561-7224  
HOMEPAGE: <http://www.miva.com>  
EMAIL: [info.us@miva.com](mailto:info.us@miva.com)  
TICKER: NASDAQ : MIVA

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation  
EQUITY TYPE: Public  
STATUS: Active

MIVA (R) Incorporated, founded as FindWhat.com Group, provides publishers worldwide with content aggregation, publication, distribution, and e-commerce tools. The firm's technology allows advertisers to distribute marketing content across a publishing network. The **company** also provides advertisers with keyword and **other** campaign management tools. E-commerce merchant technology supports shopping cart, shipping, **payment**, and other online storefront **processes**. MIVA encompasses the MIVA Media, MIVA Small **Business**, and MIVA Direct **business** divisions. The media division provides **customers** with **pay - per** -click, **pay - per** -call, and **other** marketing services. MIVA Small **Business** assists **companies** in developing online storefronts. The MIVA Merchant platform can be extended with shipping, fulfillment, layout, tax calculation, gift certificate and coupon processing, and **other** add-on modules. MIVA Direct assists **businesses** in optimizing **customer** relationships. It provides **clients** with targeted search and directory services. The unit's software platform handles HTML, Extensible Markup Language (XML), and RSS content. It supports the delivery of news, weather, stock market, and other information. MIVA's AdAnalyzer (TM) system allows marketers to measure conversions. Since 2002, the firm has provided publishers with private label services. Private label partners include Lycos.com, Verizon SuperPages.com, Mitusi & Company Limited, and ThomasB2B.com. MIVA maintains offices across the United States and Europe. It serves over 100,000 **clients** worldwide. In 2004, the company, operating under the FindWhat.com Group name, acquired Espotting, Miva Corporation, B&B Advertising, MVCool, and Comet Systems. The company is listed on NASDAQ under the MIVA symbol. The firm has won recognition from Deloitte & Touche, Ernst & Young, Tornado Insider, and SearchEngineWatch.

SALES: NA

DATE FOUNDED: 1999

DESCRIPTORS: E-Commerce; Internet Marketing; Search Engine Marketing  
REVISION DATE: 00000000



26/5/14 (Item 2 from file: 256)

DIALOG(R)File 256:TecInfoSource  
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02763403 DOCUMENT TYPE: Company

**Pay By Touch Solutions (763403)**

101 2nd St #1100  
San Francisco, CA 94105 United States  
TELEPHONE: (415) 281-2200  
FAX: (415) 281-2201  
HOMEPAGE: <http://www.paybytouch.com>  
EMAIL: [info@paybytouch.com](mailto:info@paybytouch.com)

FILE SEGMENT: Directory

CONTACT: Sales Department

STATUS: Active

Pay By Touch (TM) Solutions, founded in 2002 and based in San Francisco, California, is a privately held company provides retailers and **shoppers** with biometric authentication products and services. The firm's systems, deployed at 11,000 retail locations, support **payment**, marketing, and loyalty program **processing**. SmartShop (TM) provides retail **customers** with personalized promotional offers. Information is accessed through card- or biometric-based kiosks, or with cellular devices, or **through** e-mail channels. **Pay** By Touch Solutions' **Shopper** ID Services captures and manages opt-in **customer** data. Self-service kiosks are employed in handling enrollment and targeted information delivery processing. Pay By Touch Wallet, which employs fingerprint biometric scanning technology, links **consumers** to their financial accounts, personal information, and membership accounts. The eCheck biometric system debits **consumers** ' checking accounts. Transactions are processed through the Automated Clearing House (ACH) network. Pay By Touch Solutions' Paycheck Secure (TM) is a check cashing system. The TrueMe (TM) service supports biometric online multifactor authentication **processing**. The firm's ATM Direct (TM) division provides merchants with online, PIN-based debit **payment** services. Pay By Touch Solutions holds 30 patents on its technology. The firm has formed partnerships with IBM, Accenture, Discover Financial Services, VeriFone, NCR, MTX, Agilysys, and **other companies**. Investors include S&H Solutions, BioPay LLC, CardSystems Solutions Incorporated, Capture Resource, 7th Street Software Incorporated, and Convena LLC. Pay By Touch Solutions was formed with the merger of Indivos, formerly Smart Touch, and Solidus Networks.

SALES: NA

DATE FOUNDED: 2002

DESCRIPTORS: Biometrics

REVISION DATE: 20070411

26/5/15 (Item 3 from file: 256)

DIALOG(R)File 256:TecInfoSource

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02741701 DOCUMENT TYPE: Company

**Javien Digital Payment Solutions Inc (741701)**

Teccorner Bldg 1616 Anderson Rd #206  
McLean, VA 22102 United States  
TELEPHONE: (703) 286-0777  
TOLL FREE TELEPHONE NUMBER: (866) 383-4586  
HOMEPAGE: <http://www.javien.com>  
EMAIL: [info@javien.com](mailto:info@javien.com)

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation  
EQUITY TYPE: Private  
STATUS: Active

Javien Digital Payment Solutions Incorporated, based in McLean, Virginia, is a Javien Incorporated subsidiary that develops digital content e-commerce and micropayment processing technologies. The firm offers publishers, record labels, and **other** content owners and providers with hosted software products and services. The **company** 's Javien DPS platform allows businesses to manage online content storefronts and interact with **customers** . The technology supports subscription, **pay - per** -view/download, and other payment models. **Customers** can be offered trial products, discounts, coupons, and other incentives. Javien Digital **Payment** Solutions systems **process credit card , debit card , PayPal**, and other transactions. The products also provide **customers** with account self-service features. The hosted Javien DPS system offers businesses reporting tools. Javien Digital Payment Solutions merged with micropayment technology developer microCreditCard in 2001.

SALES: NA

IMMEDIATE PARENT: Javien Inc

DESCRIPTORS: Content Subscription; E-Commerce; E-Newsletters; E-Payment;  
Retailers

REVISION DATE: 20060817

**26/5/16 (Item 4 from file: 256)**

DIALOG(R)File 256:TecInfoSource  
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02598399 DOCUMENT TYPE: Company

**Meridian Technology Group (598399)**

825 Grove Rd #11  
Midlothian, VA 23114 United States  
TELEPHONE: (804) 378-2646  
TOLL FREE TELEPHONE NUMBER: (866) 881-0621  
FAX: (888) 881-0523  
HOMEPAGE: <http://www.exploremeridian.com>

EMAIL: info@exploremeridian.com

FILE SEGMENT: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation

EQUITY TYPE: Private

STATUS: Active

Meridian Technology Group Incorporated, founded in 1999 and based in Midlothian, Virginia, provides **clients** with online marketing, web design, and hosting services. Internet sites developed by the firm are navigated easily and can be accessed by a variety of browsers. Meridian Technology Group **websites** also include security, shopping cart, real-time **payment processing**, shipping calculation, e-mail, and web-based administration features. Metatags are optimized. The firm provides **clients** with search engine submission and domain registration services. Meridian Technology Group hosts Microsoft (R) Windows (R) and UNIX websites. The **company's** H-Sphere control panel allows **users** to manage e-mail, SSL certificate, and **other** hosting account settings. Meridian Technology Group's TrafficTek provides **clients** with campaign targeting, telephone call tracking, bid management, conversion tracking and reporting, and other **pay - per** -click marketing features.

SALES: NA

DATE FOUNDED: 1999

DESCRIPTORS: Consulting for Design & Programming; Internet Marketing;  
Website Design

REVISION DATE: 20061128

**26/5/17 (Item 5 from file: 256)**

DIALOG(R)File 256:TecInfoSource  
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00170351 DOCUMENT TYPE: Review

**PRODUCT NAMES: Google Inc--Company Reference (852009); MSN (526495); Yahoo! Inc--Company Reference (852062); Elliance Inc--Company Reference (865058); Wachovia Corp--Company News (851068); Pay Per Click (818184); Search Engine Marketing (813298)**

**TITLE: The Pros and Cons of Search Engines**

**AUTHOR: Malakian, Anthony**

**SOURCE: Bank Technology News, v21 n4 p1(3) Apr 2008**

**ISSN: 1060-3506**

**HOME PAGE: http://www.banktechnews.com**

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

Financial institutions are trying to determine whether **pay - per** -click search or organic search has the most marketing value. In the pay-by-click model, the institution pays Google, MSN, Yahoo! or other search engines for

a top-page position when a certain keyword or phrase is searched, and the **process** is entirely measurable. In the organic search model, which is free, a **bank**'s name will reach a top-page position only if it meets a group of underlying factors which the **bank** cannot always control, such as inbound links to its **website**. Paid search-engine marketing increased to 48 percent of total ad sales in 2007 from 15 percent in 2002, according to e-marketing solutions provider Elliance. **Pay - per**-click ads are called 'sponsored links.' Three or four of the most expensive ads usually appear shaded at the top of a search-results page. Eight or 10 less expensive ads are placed on the right-hand side of the page. All other results on the page are organic. Top billings depend on factors including the time of day and global location, and are purchased by auction of each keyword or phrase, for one cent per click to \$20 **per** click. A bank needs to **pay** the bid-price click fee only after the Internet **user** clicks on a link. Organic searches, on the **other** hand, are relatively unstructured, and generate results based on the **website** content, URL architecture and number of inbound links the banks have built. Until recently, banks traditionally utilized the organic model of search-engine marketing. Wachovia's director of online sales and marketing said it's possible that paid search-engine marketing might be 'a little more proactive' than organic search results, just because organic search-engine algorithms are often unclear to Wachovia, and are always changing, requiring a more re-active response to maintain optimal rankings.

COMPANY NAME: Google Inc (662577); Microsoft Corp (112127); Yahoo! Inc (610909); Elliance Inc (410914); Wachovia Corp (794716); TecTerms (999999); TecTerms (999999)

DESCRIPTORS: Financial Institutions; Internet Advertising; Internet Marketing; Search Engines

REVISION DATE: 20080700

26/5/18 (Item 6 from file: 256)

DIALOG(R)File 256:TecInfoSource

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00165911 DOCUMENT TYPE: Review

**PRODUCT NAMES:** Virtual Reality (830334); Zwinktopia (282735)

**TITLE:** Virtual World Now Cater to Kids, but Are They Safe?

**AUTHOR:** Vascellaro, Jessica E

**SOURCE:** Wall Street Journal, v249 n100 pB1(2) Apr 30, 2007

**ISSN:** 0193-2241

**HOME PAGE:** <http://www.wsj.com>

**FILE SEGMENT:** Review

**RECORD TYPE:** Product Analysis

Online virtual worlds have been designed to attract children and teenagers. These sites comprise socializing and game-playing in an attempt to offer what has been characterized as 'social-networking with training wheels.' The websites seek to provide children and teens with the interaction of sites like MySpace or Second Life without exposing them to potentially inappropriate content or **users**. The child-oriented sites continue to struggle to obtain the trust of parents, however. Parents often wonder whether their children really understand the **sites** or know who they are communicating with in the virtual park or pizza parlor. Several **different**

Internet firms have introduced virtual worlds aimed at children. IAC/InterActiveCorp will introduce its first child-oriented virtual world, Zwinktopia, in which players will be able to create their own avatars, select clothing, and meet and chat with other players via mouse clicks. Locations in the virtual world will include bowling alleys and dorm rooms. Players will use Zbucks earned **through** playing online games to **pay** their **way through** the environments. Child-oriented virtual world **websites** generally stay away from advertising because they do not want to alienate parents. The online **businesses** are experimenting with other **business** models, including charging for virtual **money**, subscription **sales**, or bundling their **website** services with toys.

COMPANY NAME: TecTerms (999999); IAC/InterActive Corp (753963)  
SPECIAL FEATURE: Screen Layouts  
DESCRIPTORS: Children & Adolescents; Games; Security; Social Networking  
REVISION DATE: 20070700

26/5/19 (Item 7 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2008 Info.Sources Inc. All rts. reserv.

00163442 DOCUMENT TYPE: Review

PRODUCT NAMES: Social Media (820707)

TITLE: Palsy-Walsy  
AUTHOR: Quinton, Brian  
SOURCE: DIRECT, v18 n12 p47(2) Oct 15, 2006  
ISSN: 1046-4174  
HOMEPAGE: <http://www.directmag.com>

FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

The growing popularity of social-networking websites has implications for direct marketers. Some industry observers believe these sites will provide better access to the young-adult market, more space for contextual or syndicated **pay - per** -click advertising, and the opportunity to get **customers** more involved with products or services. The marketers that are interested in working this area must be willing to take the risks associated with advertising in a social network. The interest in social-network marketing began with an announcement in August 2006 that Google Inc. would provide search services that included AdSense advertising to MySpace.com, the largest social-networking site online. Google plans to pay News Corp., the owner of MySpace, at least \$900 million between 2007 and the second quarter of 2010. MySpace must meet specific traffic targets to receive the **payment**, and the two firms will share ad revenue generated from the **site** as well. MySpace has some 100 million members in 2006, and traffic to the **site** rose 132 percent from 2005. **Other** social-networking **websites** are also showing strong growth rates in both monthly traffic numbers and market share. ImageShack and Flickr, photo-sharing sites, saw their monthly visit rates grow by over 200 percent for the year ended in July 2006. Video-sharing sites like YouTube also saw robust growth. YouTube, which went online in December of 2005, gets 20 million unique visitors every month.

COMPANY NAME: TecTerms (999999)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Direct Marketing; Internet Advertising; Social Networking  
REVISION DATE: 20070300

**26/5/20 (Item 8 from file: 256)**  
DIALOG(R)File 256:TecInfoSource  
(c) 2008 Info.Sources Inc. All rts. reserv.

00163330 DOCUMENT TYPE: Review

**PRODUCT NAMES: Pay Per Click (818184)**

**TITLE: So Many Hits, So Few Sales**  
AUTHOR: Debaise, Colleen  
SOURCE: Wall Street Journal, v248 n114 pR6(1) Nov 13, 2006  
ISSN: 0193-2241  
HOMEPAGE: <http://www.wsj.com>

FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

**Pay - per** -click advertising has made it easier for small businesses to receive more value for their advertising money. However, this method is being damaged by a potentially significant drain on the budget known as click fraud. In **pay - per** -click advertising, advertisers only **pay** when **users** click on an ad that links to the business Web site. This is an affordable way for small firms to gain access to a large audience on third-party Web sites and search engines. Not all the clicks are made with the intent to make a potential buy at a business site, however. Sometimes, competing companies will click on a rival's ad many times in order to drain its advertising budget, since the firms will have to pay for each of the clicks. In **other** situations, owners of **Web pages** who receive a commission from search engines to host **pay - per** -click ads will click repeatedly on the ads at their **site** to raise their commission **payments** . Many firms do not realize they are victims of click fraud and have no idea that the clicks do not represent actual **buyers** , according to Gene Fairbrother, lead small business consultant for the National Association for the Self-Employed. Industry experts believe that companies can mitigate the costs of click fraud by monitoring their **pay - per** -click accounts on a regular basis. In this way, they can detect any unusual activity. Additionally, there are numerous startup firms that will monitor the activity for businesses. These click-detection firms use clues like numerical addresses provided by computers when they connect. These addresses can help to 'weed out' fraudulent activity.

COMPANY NAME: TecTerms (999999)  
DESCRIPTORS: Fraud Protection; Internet Advertising; SMB (Small & Midsized Businesses)  
REVISION DATE: 20070300

**26/5/21 (Item 9 from file: 256)**  
DIALOG(R)File 256:TecInfoSource  
(c) 2008 Info.Sources Inc. All rts. reserv.

00162213

DOCUMENT TYPE: Review

**PRODUCT NAMES:** YouTube Inc--Company News (886084); Video Streaming (837776); Video Sharing (820875)

**TITLE:** America's Funniest Video

**AUTHOR:** Staff

**SOURCE:** Red Herring, v3 n29 p36(3) Aug 7, 2006

**ISSN:** 1080-076X

**HOME PAGE:** <http://www.redherring.com>

**FILE SEGMENT:** Review

**RECORD TYPE:** Product Analysis

Web video sharing is becoming more and more popular with the public, although the **companies** that provide them are still struggling to make money from the **business**. The industry leader is YouTube, but there are around 200-plus **other** web video providers in the market. **Companies** such as YouTube allow anyone to upload videos of up to 10 minutes in length. **Users** can also watch or download the videos. YouTube still has to make online video a profitable **business**. Venture company Sequoia Capital has already put \$11.5 million into the videonet **company** and is expected to invest more **money**. YouTube, which boasts 6 million **unique** visitors to its **website** every day, received public attention when it signed a deal with NBC to host promotional videos of the media companys TV shows. The public success of the online video services is attributed to the increase in the number of broadband **users**. It is estimated that one-third of U.S. households and about 200 million **users** worldwide have high-speed Internet connections. Also helping the video sharing concept are technologies such as Adobes Flash Player, which allows videos to appear on **users** screens instantaneously. Because of the popularity of online videos, venture capitals have invested almost \$1 billion in 139 U.S.-based video hosting businesses. However, companies such as YouTube will still need to figure out how to make the business profitable. Currently, they are focused on advertising, although the **pay - per** -download idea is a good possibility. The market for online videos is expected to continually grow in the coming years. The industry, not including porn sites, collected \$230 million in revenues in 2005 and should generate \$1.7 billion in 2010.

**COMPANY NAME:** YouTube Inc (774561); TecTerms (999999); TecTerms (999999)

**DESCRIPTORS:** Broadband Internet Access; Business Models; Digital Video

**REVISION DATE:** 20071200

**26/5/22 (Item 10 from file: 256)**

DIALOG(R)File 256:TecInfoSource

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00161217

DOCUMENT TYPE: Review

**PRODUCT NAMES:** Internet Advertising (802239); Social Networking (809616)

**TITLE:** Making a Buck Off Your Pet-Trick Videos

**AUTHOR:** Vascellaro, Jessica E

**SOURCE:** Wall Street Journal, v248 n9 pD1(2) Jul 12, 2006

**ISSN:** 0193-2241

Homepage: <http://www.wsj.com>

FILE SEGMENT: Review

RECORD TYPE: Product Analysis

Video amateurs are earning **money** from video-sharing Web **sites** that attach advertising clips to videos uploaded by individuals. Revver, one of the newer video-sharing services, shares a portion of its advertising revenue with people who upload videos to its site. The revenue is earned from ads that are attached to the video clips. One of the video amateurs using Revver is 31-year-old Patrick Sell of New York. The marketing analyst originally began uploading his amateur video productions of nicely dressed women walking on New York streets to YouTube, a popular video-sharing Web site. YouTube, however, does not pay anything for the videos. Now he uploads his videos to Revver, which **pays** him around \$15 **per** day from advertisements it attaches to his video clips. **Another company** that has entered the video-sharing market is Eefoof Incorporated of San Diego, California. Launched in July 2006, the Web site shares half of all profits it receives from banner ads and text ads with the individuals who upload video clips. Aware Media's Panjea.com Web site also pays 50 percent of the ad revenue it receives for ads placed on **users** ' profile pages. Registered members of Panjea.com are allowed to upload audio and video files to their profile pages. They are also allowed to sell their amateur videos and audio files through the Web site, keeping 85 percent of the sales' total.

COMPANY NAME: TecTerms (999999); TecTerms (999999)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Digital Video; Internet

REVISION DATE: 20071200



# \*\*\*Subject search – Non-Patent Literature, Full-Text

## Results Set 1

## Results Set 2

### Results Set 1

File 15:ABI/Inform(R) 1971-2008/Jul 21  
 (c) 2008 ProQuest Info&Learning  
 File 20:Dialog Global Reporter 1997-2008/Jul 21  
 (c) 2008 Dialog  
 File 610:Business Wire 1999-2008/Jul 23  
 (c) 2008 Business Wire.  
 File 613:PR Newswire 1999-2008/Jul 23  
 (c) 2008 PR Newswire Association Inc  
 File 624:McGraw-Hill Publications 1985-2008/Jul 22  
 (c) 2008 McGraw-Hill Co. Inc  
 File 634:San Jose Mercury Jun 1985-2008/Jul 10  
 (c) 2008 San Jose Mercury News  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 625:American Banker Publications 1981-2008/Jun 26  
 (c) 2008 American Banker  
 File 626:Bond Buyer Full Text 1981-2008/Jul 04  
 (c) 2008 Bond Buyer

Set	Items	Description
S1	1286837	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	216865	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?)) OR (ONLINE OR INTERNET)()(AUCTION? ? OR SALE OR SALES)
S3	1931	(S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR PAYEES OR RECEIVER? ? OR RECEIVING()(PARTY OR PARTIES) OR RETAILER? ? OR DEALER? ? OR SUPPLIER? ?)(S)(LOGIN OR LOGINS OR LOGON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)
S4	2018778	(PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR (DEBIT OR CREDIT)()CARD? ?)(S)(HANDL??? OR ENABL??? OR PROCESSES??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-?)
S5	10690941	(SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR APART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE)(S)(S2 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB()(SITE? ? OR PAGE? ?))
S6	790888	(PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)(5N)(THROUGH OR THRU OR VIA OR MEANS OR WAY OR PER)
S7	127585	(PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? OR SENDING()(PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR

SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?)(S)S6

S8	37169	S7(S)S5
S9	19131	S7(S)S4
S10	44882	S8 OR S9
S11	8	S10(S)S3
S12	20175	S10(S)S1
S13	408630	S4(15N)S5
S14	6716	S12(S)S13
S15	4	S14(S)S3
S16	6681	S9(S)S13(S)S1
S17	4	S16(S)S3
S18	8	S11 OR S15 OR S17
S19	7	RD (unique items)
S20	3	S19 NOT PY>2002

**20/3,K/1 (Item 1 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2008 Dialog. All rts. reserv.

10318813 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**SPECIAL FEATURE: E-Commerce: Union Bank blazes new trails in Internet banking**

Vivian A. Sun

BUSINESSWORLD (PHILIPPINES), p27

March 30, 2000

JOURNAL CODE: FBWP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 906

... Unionbank website to access their account. From there, they can go on to transfer funds, **pay** bills and even shop online, **through** Unionbank's tieups with online **merchants** .

An additional incentive for clients - and even non-clients - to access the website was the...

**20/3,K/2 (Item 1 from file: 610)**

DIALOG(R)File 610:Business Wire

(c) 2008 Business Wire. All rts. reserv.

00611928 20011030303B4729 (USE FORMAT 7 FOR FULLTEXT)

**AeA Classic 2001 Presenter Profiles for Session 2 and Special Presenters; Premier Financial Conference to be held Nov. 4-7 in San Diego**

Business Wire

Tuesday, October 30, 2001 12:57 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 4,678

TEXT:

**Company** : BEA Systems Inc.

Contact: Kevin Faulkner

Phone: 408-570-8293

Email: kevin.faulkner@bea.com

**Web** : www.bea.com

BEA is one of the world's leading e- **business** infrastructure software **companies** . More than 2,100 partners and 11,000 **customers**

worldwide have built their **businesses** on the BEA WebLogic E- **Business** Platform, a flexible software infrastructure that reduces the complexity and costs of managing information across the value chain. With complete application management, portal, integration and **Web** services capabilities, WebLogic increases **business** agility by efficiently delivering the right information in the right format to **customers** , partners, and employees. Headquartered in San Jose, California, BEA has 93 offices in 34 countries and is on the **Web** at [www.bea.com](http://www.bea.com).

**Company :** Corillian Corporation

Contact: David Kiser

Phone: 503-629-3785

E-mail: [dkiser@corillian.com](mailto:dkiser@corillian.com)

**Web :** [www.corillian.com](http://www.corillian.com)

Based in Oregon, and with international offices in Europe, Asia and Australia, Corillian Corporation is an award-winning provider of eFinance- **enabling** software for the financial services industry. Corillian applications support **Internet** banking, bill delivery and **payment** , brokerage, **customer** relationship management, enhanced data aggregation, and small **business** transactions. Corillian solutions provide real-time account balance and transaction capabilities via the **Internet** , the ability to consolidate all financial holdings on one **Web site** with a single login, and the tools to securely communicate with **customer** service agents by e-mail. For investor information about Corillian Corporation, visit our **Web site** at <http://investor.corillian.com>.

**Company :** Drexler Technology Corporation

Contact: J. P. Protsik

Phone: 650-969-7277

E-mail: [jprotsik@drexlertechnology.zipdsl.com](mailto:jprotsik@drexlertechnology.zipdsl.com)

**Web :** [www.lasercard.com](http://www.lasercard.com)

Drexler Technology Corporation manufactures high-security LaserCard(R) optical memory cards used...

...applications such as immigration, border crossing, military cargo manifests, motor vehicle registration, import-duty collection, **pay - per** -use systems and ID/access; and for health care and **other** digital read/write wallet-card applications. The **credit - card** sized LaserCard stores up to 2.8 megabytes of data and offers multiple security features...

**20/3,K/3 (Item 1 from file: 613)**

DIALOG(R)File 613:PR Newswire

(c) 2008 PR Newswire Association Inc. All rts. reserv.

00759235 20020502CGTH011 (USE FORMAT 7 FOR FULLTEXT)

**Divine Enterprise Content Center Cost-Effectively Delivers**

PR Newswire

Thursday, May 2, 2002 07:30 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 977

TEXT:...Sun

Microsystems. dECC is also available as a stand-alone hosted and branded

solution for **companies** that do not have portal infrastructures in place.

"Many organizations have learned the hard way that portals that don't provide relevant **business** content fail to become effective resources for knowledge gathering and decision-making, putting at risk...

...services for divine. "divine Enterprise Content Center solves this problem cost-effectively by enabling our **customers** to quickly deploy information-rich portals that increase the productivity of portal **users** and accelerate the rate of portal adoption, while aggregating information purchases and controlling procurement costs...

...5 includes the following features:

- Integration with the Northern Light Special Collection and Northern Light **pay - per** -view functionality, increasing the number of content sources available for enterprise-wide distribution;
- Integration with...

## Results Set 2

File 9:Business & Industry(R) Jul/1994-2008/Jul 22  
(c) 2008 The Gale Group  
File 16:Gale Group PROMT(R) 1990-2008/Jul 16  
(c) 2008 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2008/Jul 23  
(c)2008 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2008/Jul 14  
(c) 2008 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Jul 23  
(c) 2008 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2008/Jul 15  
(c) 2008 The Gale Group  
File 608:KR/T Bus.News. 1992-2008/Jul 23  
(c)2008 Knight Ridder/Tribune Bus News  
File 267:Finance & Banking Newsletters 2008/Jul 21  
(c) 2008 Dialog  
File 268:Banking Info Source 1981-2008/Jul W1  
(c) 2008 ProQuest Info&Learning

Set	Items	Description
S1	1276277	(ONLINE OR WEB OR INTERNET OR ON()LINE OR NETWORK OR PERSON(2N)PERSON OR NET)(S)(PAY OR PAYS OR PAID OR PAYING OR PAYMENT? ? OR (FUNDS OR MONEY)(2N)TRANSFER???? OR EFT OR SETTLE? ? OR SETTLING OR SETTLEMENT? ?)
S2	263345	(VENDING OR ADVERTISING OR ADVERTISEMENT? ? OR AUCTION? ? - OR CLASSIFIEDS OR SALES OR LISTING? ?)(3N)(SITE OR SITES OR WEBSITE? ? OR WEBPAGE? ? OR WEB() (SITE? ? OR PAGE? ?)) OR (ONLINE OR INTERNET)() (AUCTION? ? OR SALE OR SALES)

S3 2245 (S2 OR SELLER? ? OR MERCHANT? ? OR VENDOR? ? OR PAYEE OR P-  
 AYEES OR RECEIVER? ? OR RECEIVING() (PARTY OR PARTIES) OR RETA-  
 ILER? ? OR DEALER? ? OR SUPPLIER? ?) (S) (LOGIN OR LOGINS OR LO-  
 GON OR LOGONS OR SIGNIN OR SIGNINS OR SIGNON OR SIGNONS)

S4 1918082 (PAYMENT? ? OR SETTLEMENT? ? OR FUNDS OR MONEY OR BANK OR -  
 (DEBIT OR CREDIT) () CARD? ?) (S) (HANDL??? OR ENABL??? OR PROCES-  
 S??? OR TRANSFER??? OR TRANSACT?R? ? OR SITE OR SITES OR WEBS-  
 ITE? ? OR WEBPAGE? ? OR INTERFACE OR INTERFACES OR CONTROLL??-  
 ?)

S5 11495192 (SEP?RATE OR ANOTHER OR OTHER OR UNIQUE OR DIFFERENT OR AP-  
 ART OR INDEPENDENT OR DISTINCT OR DIFFERING OR UNLIKE) (S) (S2 -  
 OR BUSINESS?? OR COMPANY OR COMPANIES OR SITE OR SITES OR WEB-  
 SITE? ? OR WEBPAGE? ? OR WEB() (SITE? ? OR PAGE? ?))

S6 575635 (PAY OR PAYS OR PAYING OR PAID OR SETTLE? ? OR SETTLING OR  
 SETTLEMENT? ?) (5N) (THROUGH OR THRU OR VIA OR MEANS OR WAY OR -  
 PER)

S7 125168 (PAYOR OR PAYORS OR PURCHASER? ? OR BUYER? ? OR SENDER? ? -  
 OR SENDING() (PARTY OR PARTIES) OR BIDDER? ? OR CONSUMER? ? OR  
 SHOPPER? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ?) (S) S6

S8 20576 S7(S) S5

S9 15070 S7(S) S4

S10 30089 S8 OR S9

S11 4 S10(S) S3

S12 403052 S4(15N) S5

S13 5165 S12(S) S7

S14 1 S13(S) S3

S15 154 S13(S) S2

S16 145 S15(S) S1

S17 16253 S1(20N) S2

S18 129 S13(S) S17

S19 0 S18(S) S3

S20 0 S18 AND S3

S21 4 S11 OR S14

S22 2 RD (unique items)

**##22/3,K/1 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2008 The Gale Group. All rts. reserv.

06205418 Supplier Number: 54154185 (USE FORMAT 7 FOR FULLTEXT)

**Inktomi Goes Live With The Shopping Engine 03/17/99.**

Newsbytes, pNA

March 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 631

**ABSTRACT:**

**TEXT:**

...provider, is positioned to ride the cresting wave of Web surfers shopping online. Starting today, **users** can shop 'til they drop on the Inktomi Shopping Engine at <http://www.inktomi.com>. The Shopping Engine platform allows prospective **buyers** to search for products by name or keyword and then price-shop between **different** e-commerce **sites**. It also features pictures of products and links to product pages on **merchant sites**. The trial version, now up on the Inktomi **Web site**, lists 15 search portals, including GO Network, CNET and NBC's Snap, CNNfn, Delphi

Forums...

...Brown, Inktomi's director of marketing, told Newsbytes today that: "Anyone who has a dedicated **customer** base, and who wants to add a valuable application and create a revenue stream, are our **customers** ." He declined to divulge projected sales figures, but did say that, so far, reaction has been "entirely positive." More than 300 online **merchants** offering more than 1 million products are cataloged, divided into 14 categories, such as apparel, jewelry, books, magazines, computer hardware and software, music, and sporting goods, **consumer** electronics, flowers & greeting cards, home & garden, movies, videos, music, office supplies, and toys & games. Inktomi...

...services for Web portals and has been aggressively upgrading its software in recent months. The **company** inked a deal in January with Centraal that will make available Centraal's RealNames service on the Inktomi **site** next month. "Commerce revenue streams have become a strategic requirement for portals and destination **sites** ," said David Peterschmidt, chief executive officer of Inktomi. "By providing the heavy machinery to help **users** compare and purchase millions of products across the Web, we're enabling our partners to concentrate on building **customer** relationships and **unique** content." The Shopping Engine will produce revenue for Inktomi through shared ad revenues and through...  
...through the engine, says Brown. Inktomi will share revenue from ad views generated on portal **sites** when **users** **login** to the service. Additionally, **merchants** will pay Inktomi whenever it delivers them a paying **customer** . The rates will vary between items, Brown said, depending on cost and profit margin. Commissions are pegged at between 5 percent and 20 percent. In some cases, **customers** may use the **site** for comparison shopping, and then buy offline or in a **different** Web session, but Inktomi isn't worried. "There will be some leakage," Brown acknowledges. "We will get **paid** either **way** . We get **paid** more if they buy **through** our engine." Once beta testing is completed, a final version of the software is expected to include enhanced tracking functions, for example, the ability to track **customers** who use the service, bookmark the page, and buy a product from it in a...

...used in Web searches. The Shopping Engine, says Brown, provides a facility for smaller e- **merchants** to reach **customers** who might not otherwise have visited their **sites** . Brown says: "If you look at how people are planning their online **businesses** , I think there's hardly a high-traffic **site** that isn't thinking about 'how do I provide a killer commerce application.' Everyone is looking at it as the way to expand their revenues, expand their **business** opportunities. People are saying I'm very interested in having an additional revenue stream, interested...  
...Network, <http://www.newsbytes.com> (19991703/MEDIA CONTACT: Julie Keslik: 650-653-2800 /WIRES ONLINE, **BUSINESS/** )

22/3,K/2 (Item 1 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2008 Knight Ridder/Tribune Bus News. All rts. reserv.

09670885 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Morning Call, Allentown, Pa., Spending Smart column: Shop online to help limit spending

Gregory Karp

Morning Call

November 25, 2007

DOCUMENT TYPE: NEWSPAPER  
WORD COUNT: 996

RECORD TYPE: FULLTEXT

LANGUAGE: ENGLISH